

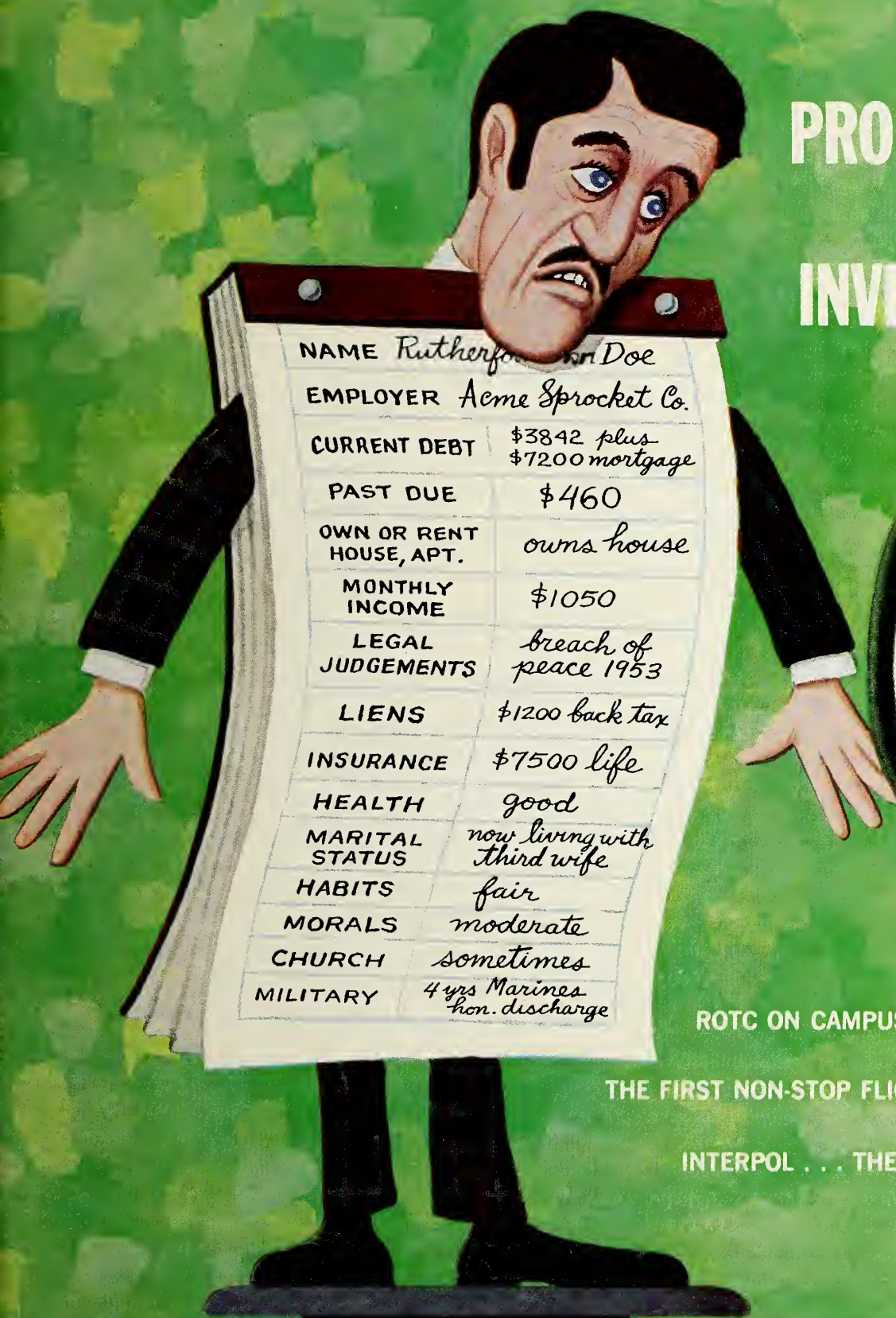
THE AMERICAN

20c • DECEMBER 1969

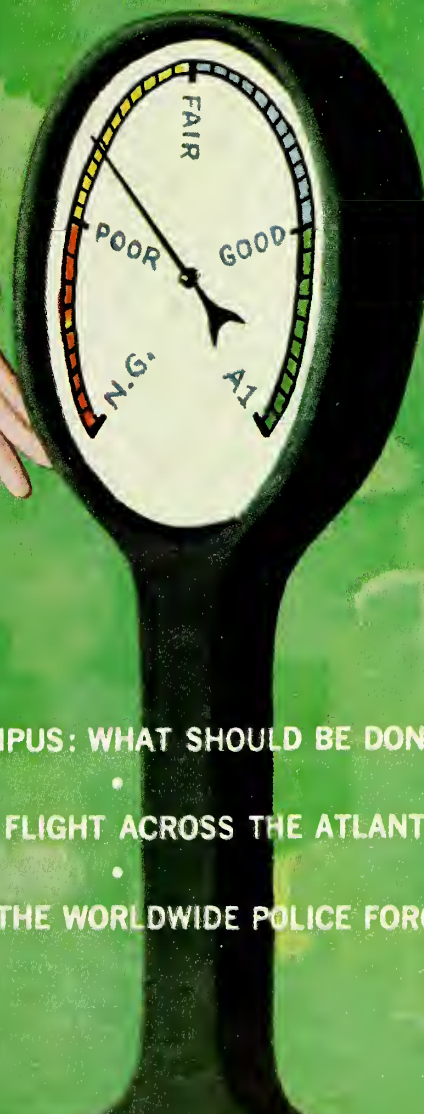
LEGION

MAGAZINE

PROBLEMS WITH CREDIT INVESTIGATIONS



NAME	<i>Rutherford W. Doe</i>
EMPLOYER	<i>Acme Sprocket Co.</i>
CURRENT DEBT	<i>\$3842 plus \$7200 mortgage</i>
PAST DUE	<i>\$460</i>
OWN OR RENT HOUSE, APT.	<i>owns house</i>
MONTHLY INCOME	<i>\$1050</i>
LEGAL JUDGEMENTS	<i>breach of peace 1953</i>
LIENS	<i>\$1200 back tax</i>
INSURANCE	<i>\$7500 life</i>
HEALTH	<i>good</i>
MARITAL STATUS	<i>now living with third wife</i>
HABITS	<i>fair</i>
MORALS	<i>moderate</i>
CHURCH	<i>sometimes</i>
MILITARY	<i>4 yrs Marines hon. discharge</i>



ROTC ON CAMPUS: WHAT SHOULD BE DONE?

THE FIRST NON-STOP FLIGHT ACROSS THE ATLANTIC

INTERPOL . . . THE WORLDWIDE POLICE FORCE

We hate to see shot leave you flat.

This is an enlarged photo of some No. 6 shot fired from a shotgun shell with an ordinary wad. Instead of leaving the muzzle round, it came out battered and flattened.



You can't expect pellets like these to fly true. They tend to wander off into the landscape.

Shot from a Remington-Peters shell with the patented "Power Piston" one-piece wad shoots straight. Because it stays round.

The reason is simple. The "Power Piston" wad cushions and protects shot, keeps it

from flattening out against the bore. It doesn't change the spread of the shot. That's determined by the choke of your barrel — cylinder, modified, full choke. But it does keep more of the "flyers" that normally go wild inside the effective pattern.

Result? You don't get a smaller pattern with the "Power Piston" wad. It's just as big. But you get a more evenly dispersed pattern, with up to 10% more shot in it.

That means you have about a 10% better chance to bag your game.

We think that's a pretty good reason to give it a shot.

Now both low-base and high-base
Remington-Peters shells have
"Power Piston" wads.



Remington-PETERS®

"Remington", "Peters" and "Power Piston" Reg. U.S. Pat. Off.
by Remington Arms Company, Inc., Bridgeport, Conn. 06602

The American

LEGION

Magazine

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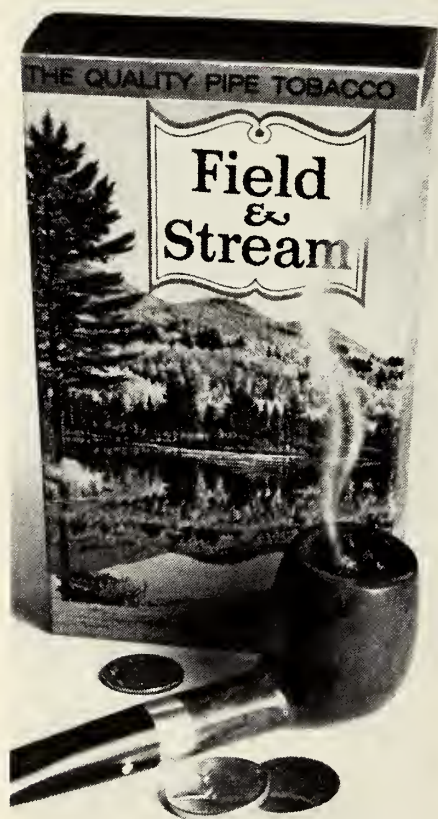
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saving
up the
dowry.

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PERSONAL

WISE MONEY MANAGEMENT. YOU AND YOUR HEALTH. WINTER TRAVEL TIPS.

Now that 1969 is drawing to a close, here are three important pocketbook reminders:

1. **Securities:** If you plan to sell some of your holdings to generate a loss for income tax purposes, Dec. 31 is the last day you may do so. Conversely, if you want to sell to establish a capital gain, Dec. 23 is the deadline (with minor exceptions).

Remember this about deliberate loss-selling: You can deduct up to \$1,000 of red ink from your income (and carry any remainder forward into ensuing years). But you can't re-buy the security you sold at a loss within 30 days and also keep the tax break. You can, however, do this: Sell security A at a loss, then buy a comparable security B with proceeds of A.

2. **Charitable gifts:** Crowd as many of your intended donations as possible into 1969. Chances are this will give you the best tax advantage.

3. **Savings:** In their efforts to get your patronage, banks are devising a wide range of savings plans, including a tantalizing double-your-money program. So shop around before making sizable deposits.

Incidentally, if the double-your-money idea fascinates you, here's a quick formula for calculating double-ups:

Start with the number 72. Then ask yourself: If I can get 5% interest, how long will it take me to double my money, **providing I let the interest compound?** Answer: Divide the interest rate (5) into 72, giving you roughly 14½. That's the number of years it will take to do the trick.

Now reverse the proposition and ask: If I want to double my money in ten years, what interest rate do I need? Answer: Divide the number of years (10) into 72. The 7.2 outcome is the required interest rate.

★ ★ ★

Will flu strike this winter as dramatically and fatally as last year when the A-2 (Hong Kong) strain made its attack?

Medical authorities say no. They think that the 1969-70 winter season will see only sporadic cases of any kind of flu. Shots are not recommended for healthy adults and children (though they're a good precaution for those in a wobbly physical condition).

Also worth noting on the health front: The advent of eyeglasses intended to supersede bi-focals and tri-focals. The idea is a single lens (instead of a panel of lenses) capable of producing a **continuous far-to-near focus as your eye moves downward.** Early estimates of the new zoom-like invention: Fine for some people, others complain of peripheral blurring. In time, say experts, quality will improve, and so will price (now pretty steep).

Meantime, **think about equipping your school youngsters with shatter-proof glasses** (mandatory in some schools, particularly in workshops). The glass-plastic variety has fine quality and scratch-resistance, though the cost, of course, is higher than for all-glass lenses.

★ ★ ★

Travel to the sunny climates this winter is going to be a repeat of the last couple of years—lots of traffic, sell-outs during the holiday season and somewhat higher costs. Figure it this way:

- **If you go by plane,** domestic and Caribbean fares are higher than last year. Five percent is close to the mark. Hotel rates generally are up, too, and you should be sure of a booking before you start.

- **If you take the cruise route** (in which case the ship is your hotel), your chances of getting accommodations are good. Still more space has been added this season, and rates haven't changed noticeably.

- **Looking ahead at 1970:** The jumbo jets will go into service early in the year (after a delay of a couple of months), meaning that air fares for group travel will come way down, particularly to Europe. Also, expect a lot of travel to Japan because of 1) cheaper rates, and 2) the big fair Expo 70—that's scheduled to begin March 15.

—By Edgar A. Grunwald

To the U. S. Army, Navy, Marines,
Air Force, and Coast Guard . . .
To the National Guard and
The American Legion . . .
To everyone who ever wore
the uniform . . .
To everyone who ever marched or
blew a bugle or stood guard
duty or did K. P. . . .
And to everybody in this
bourbon-lovin' land . . .



The American Legion
Commemorative Bottle
by J. W. Dant.

Season's Greetings

Kentucky Straight Bourbon Whiskey, 10 years old, 86 proof. © J. W. Dant Distillers Co., N. Y. C.

LETTERS TO THE EDITOR

Letters published do not necessarily express the policy of The American Legion. Keep letters short. Name and address must be furnished. Expressions of opinion and requests for personal services are appreciated, but they cannot be acknowledged or answered, due to lack of magazine staff for these purposes. Requests for personal services which may be legitimately asked of The American Legion should be made to your Post Service Officer or your state (Department) American Legion Hq. Send letters to the editor to: Letters, The American Legion Magazine, 1345 Avenue of the Americas, New York, N.Y. 10019.

DEFLATING INFLATION

SIR: I read every article I can get my hands on about money management. Your article, "How to Stretch Your Inflated Money" (October), by Lester David, surpasses them all. If all the people who are having money-management problems would read it and try even a few of the money stretching ideas, I'm sure the squeeze would ease up a bit. As for my family and myself, we are going to try as many of the ideas presented as we possibly can. Then instead of just making it, maybe we can have a few dollars in our pockets and we'll help hold those prices down. Thanks for printing something that's hitting every home.

ROBERT H. CZAPLEWSKI
Loup City, Nebr.

AMERICA'S CLIPPERS—TODAY

SIR: Reading the article on "The Story of the American Clipper Ships" (September), I was struck by the affinity of speed to solvency in merchant shipping operations. For many years, I have heard shipowners say that cargoes are attracted by fast ships. That was certainly demonstrated by the wondrous clipper ships of the mid-1800's; by the steamers that replaced them; by the merchant ships of recent years, and by the high-speed bargeships and containerships now planned or under construction. Ultimately, the transition to nuclear power will follow the same pattern.

The author, Lynwood Mark Rhodes, refers to clipper ships as "cathedrals of American talent." That kind of "talent" and expertise still prevail here. While both our naval and merchant fleets are afflicted by a high ratio of ships built nearly a quarter-century ago, the fact remains that in terms of ship design and ship construction—as measured by fast, highly efficient merchant and naval ships produced in this country in recent years—the United States is unsurpassed.

For example: The United States pioneered the containership revolution and has an impressive lead over other maritime nations in this field. Currently, the United States is in the forefront in developing a new breed of cargo ships which will handle preloaded barges and lighters. Fourteen such ships are under construction in U.S. yards as compared to two being built in foreign yards. In naval ship construction involving ex-

tensive electronic and highly sophisticated weaponry systems, nuclear propulsion and other technological advancements, the United States is far ahead of the rest of the world: the United States has built more nuclear powered vessels than the rest of the world combined.

I predict that our leadership in nuclear propulsion, which to date has been concentrated in naval ship construction, will eventually be reoriented toward the rebuilding of our aging merchant fleet. The economics of nuclear propulsion are most attractive in the high horsepower ranges. It follows, therefore, that application of this energy source will be to high-speed ships capable of 35 knots or better. Since cargoes gravitate to the fastest ships, the development of a nuclear powered American merchant marine would assure that our fleet, which now transports only 6% of the nation's international commerce, would again be restored to a prominent position on the world's seas.

EDWIN M. HOOD, President
Shipbuilders Council of America
Washington, D.C.

HEADACHES

SIR: With reference to your September article, "What We Know About Headaches," by Jules Saltman, I would like to say that my wife has suffered from migraines for years, and while you have attempted to describe the pain that persons subject to these sick headaches undergo, I doubt if anyone can effectively portray their anguish. However, recent research offers some hope for migraine sufferers. At a convention of the American Medical Association here in New York this year, it was reported that injections of a chemical called heparin have been found to help. Heparin keeps blood flowing without clotting and it is in most people's blood. The doctor who conducted the research found that in the cases he studied, not enough natural heparin was getting to the site of the ache. When he injected the patient with heparin the headache soon stopped. There is, undoubtedly, more to be done in this direction, but I thought I would pass this along for whatever hope it might give to those who suffer the "classic" migraine.

WALTER L. MARSHALL
New York, N.Y.

SOME RECOLLECTIONS OF THE 1927 PARIS CONVENTION

SIR: This year marks the 50th Anniversary of the founding of The American Legion. In recalling some of the outstanding events of the Legion's past 50 years, one in particular comes to mind, and that is the 9th National Convention held in Paris in September 1927.

New York City employees were given a 30-day leave to attend the Convention, and, with 12,000 other Legionnaires, 400 members of the New York City Police Department made the trip.

The Legion chartered a number of ships which sailed from various Atlantic ports. The S.S. *Leviathan* had on board Gen. John J. Pershing and National Commander Howard P. Savage and his staff. Our delegation embarked on the S.S. *Caledonia*. The minimum one-way fare was \$90.

Sailing time was midnight, Sept. 10, 1927. At about 11 p.m., Grover Whalen, then director of the old Wanamaker store and in later years New York's Police Commissioner, strolled down the pier in his inimitable manner. He was proudly leading the John Wanamaker Post Band, its members and auxiliary.

We landed at Le Havre about midnight, Saturday, Sept. 17, and arrived in Paris the next morning. A military mass was held at Notre Dame Cathedral.

On Monday, at 1 p.m., the Legion parade got under way along the Champs-Élysées. Members of our Post were led by Police Lieutenant Nestor. We carried the National, State and New York Police colors and a banner reading "Lafayette Police Post 460 of New York City" to let the French know that we were New York City gendarmes. Spectators cheered wildly as we marched by. The day had been declared a national holiday in honor of the Legion.

On Sept. 21, the New York delegation tendered a dinner to its colorful Mayor, James J. Walker, at the Hotel Continental. Maj. William Deegan was dinner chairman and Thomas Nielson, then a detective and New York County Legion Commander, acted as master of ceremonies. Besides Mayor Walker, other distinguished guests at the dinner were Marshal Ferdinand Foch, Generalissimo of Allied Armies in France during WW1, and Gen. Henri Gourand, then Military Governor of Paris.

Before the Convention officially ended, and for some time thereafter, thousands of Legionnaires visited the WW1 battlegrounds and military cemeteries in France. Others toured Europe. A group of police and firemen took off by plane for Ireland. Returning chartered ships stopped at Southampton and Cobh to pick up homebound Legionnaires.

That was a long time ago. But the memory of the 9th American Legion Convention in Sept. 1927 still lives in the hearts of all who were in Paris then. We will remember that Convention for as long as we are here to remember it.

JAMES W. DUNNE
Walden, N.Y.

"MAIL CALL" RESPONSE

SIR: We would like to take this opportunity to say "Thank you" to your readers. In the past months since publication of our "letter to the editor," "Mail Call Vietnam" has received over 10,000 Christmas cards and letters to be sent to Americans serving in Vietnam. There was a tremendous response from Alaska to Florida.

We feel this Christmas will be a little bit more of a Christmas to everyone involved.

BARBARA A. SCARPATO
"Mail Call Vietnam"
Villanova, Pa.

Look what Legion Auxiliary #600 in Champlin, Minnesota got free:

40-cup percolator
folding table
Thermo Servers®
dish truck
2 lamps
and silverware



What would your group like to get free?

Could your group use some new furnishings or equipment? Like to donate a movie projector to your local library? You can get almost anything free when you start a Gift Stars Group Savings Program.

Gift Stars are the coupons that come on every pack of Old Gold Filters, Old Gold Straights and Spring Menthol cigarettes. Good for anything from a carving set to a 60-passenger school bus. You tell us what your group wants and we'll tell you how many Gift Stars are needed.

Interested? Send in this coupon. We'll send you free details plus a coupon worth 500 Gift Stars to get your program off to a good start.

STARTER OFFER— 500 FREE GIFT STARS

Gift Stars Group Projects
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Minneapolis, Minnesota 55440

Please send me full details of the Gift Stars Group Savings Program plus coupon worth 500 Gift Stars when matched by an equal number of regular Gift Stars (100 cigarette coupons). Limit: one offer per group. Void where prohibited, taxed, restricted.

Name _____

Address _____

City _____ State _____ Zip _____

Group Name _____

Number of Members _____

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A.L.I.



Character appraisal by a private agency can come from many sources, cover everything from manners to morals, affect an individual's credit or job.

Problems With

By JOHN THOMAS

A glimpse of the complex world of private investigation where intrusions into people's lives have set off nationwide debate.

BY MAKING ONLY a few routine inquiries and checking some public records, a skilled credit, insurance or personnel investigator could learn a catalogue of facts about you for a client. Here, for example, are some of the things he can find out about you and place in files that are available nationally to any merchant, insurance company, employer or government investigator:

Whether you are a good breadwinner—a steady worker, or a job-hopper; how long you have worked at your past and present places of employment; what jobs you have held; how much your income is now and how much you earned in the past; how you get along with your co-workers, and if there are any criticisms of you on the job.

Whether you meet your financial obligations when due; how you pay your bills, whether you are a "slow payer" or a "no-payer"; whether you are in debt.

About how much you have in your checking account; whether you borrow

often and for what purposes; whether you repay loans on time; and whether you have any loans outstanding against you.

How much your house is worth; whether you keep it in good repair; what kinds of locks are on the doors and windows; if you have any tenants and, if so, what rent they pay.

Whether you have had a car accident in recent years; whether you are a reckless or careful driver; if you drive after taking a few drinks.

Whether you are married, single, divorced or widowed; how old you are; if married, the first name and age of your spouse, the names and ages of your children, and whether there are occa-

sional "spats" among family members.

Whether you are in good health now; if you underwent surgery in the past and for what ailments; whether you were ever treated for a serious illness or confined for a mental illness.

Whether you drink intoxicants; what you drink (beer, wine, whiskey); how much and how often you drink; whether you are a social drinker and, if so, if you are a quiet or boisterous one.

Whether you have ever been arrested; what you were charged with; what punishment you got.

Whether you have had any lawsuits filed against you or have ever been involved in any legal tangles.



Credit Investigations

What kinds of people you associate with; if they are known or suspected criminals, sex deviates, dope addicts or any other undesirable types.

All this prying into people's private lives by credit bureaus and private investigative agencies has aroused nationwide concern. The firms are being attacked for conducting unreasonable intrusions into citizens' right to privacy. Critics are demanding legislation to bring private investigators under government control. Hearings have been held, and bills to regulate credit bureaus and private investigators have been introduced in Congress and in state legislatures, though few states have enacted legislation.

The nub of the dispute centers on how much privacy an American is entitled to. Some sociologists and other experts say that the right of privacy is more precious than ever, that more and more people are crowding into less and less living space. But they claim that some loss of privacy is an inevitable

price we have to pay for progress. As long as the encroachments on our privacy are "reasonable," they say, there should be no cause for alarm.

As a matter of fact, even the severest of the more knowledgeable critics of the main types of private investigating agencies do not argue against their need. The ease with which the average citizen gets credit today (as compared to 30 years ago) is largely due to the great growth of credit bureaus. If your record is good, you can sometimes get credit within a few minutes even if you have just moved into a new town. The chief reason is that the firm you ask to trust you can check up on you with unbelievable speed by contacting the credit bureau or bureaus that it uses. Sometimes this can happen while you are still looking at the merchandise you want to charge. In fact, Credit Data Corp., which is the first credit bureau to operate coast to coast on a computer system, states that it can give any of its subscribers a report on your credit in two or three



Problems With Credit Investigations

minutes if it has a record of how you paid your previous charges. It has partial credit records on about 27 million Americans and adds about half a million a year.

The previous payment records of all the credit customers of the firms that use Credit Data go onto that bureau's tapes. If you have just moved from San Francisco to New York, Credit Data can probably speedily tell an inquiring New York bank how well you paid your debts in San Francisco. Challenged to come up with a report on Congressman Benjamin Rosenthal (N.Y.) in two minutes, Credit Data took about five minutes, but that was from a Congressional hearing room in Washington via telephone to New York. They told him about a \$600 loan he'd made from a New York bank. He said he hadn't known that anyone knew about it except himself and the bank, and added that he was happy to know that Credit Data did not know about some charges in Washington that he'd contested.

The central point of the recent concern over private investigating and reporting agencies centers on whether their practices are sufficiently regulated to protect the rights and reputations of the people about whom they circulate reports. Reports are often, perhaps usually, circulated without their firm knowledge. The consumer is never allowed to see his own report, though he *may* be told what's in it if he knows where to go and what to ask.

Private investigative companies have files on 110 million Americans. Last year they conducted 97 million investigations of all sorts for their customers. Among the biggest users of these reports are credit and collection agencies, insurance companies and employers. They spend more than \$1 billion a year for these investigations. Probably you became a file number with one or more of these companies the day you first took out a loan, opened a charge account, bought something on the installment plan, applied for insurance or asked for a credit card.

If you filled out a form telling all about yourself to get, say, a loan or a charge account, the firm to which you applied probably channeled your answers into its credit bureau. There, nearly all other credit bureaus and their business subscribers might tap the information. Thereafter, the bureau would want a continuing record from your bank or store on how you repaid, and it is almost a universal practice to add to your file anything derogatory about you that may become public—divorce, bank-

ruptcy, arrest, lawsuit, etc. (One of the big beefs is that few bureaus check up to see if you were found guilty or innocent, won or lost the lawsuit, etc.)

Some credit bureaus will go for more, and try to collect the sort of character appraisal of you that some types of insurance companies and many employers who are hiring executives want. In this case you may have become the subject of an additional private investigation.



Credit checks can determine bad risks as well as good, though the extreme steps taken to get information raises the question of just how much privacy we are entitled to.

If so, an investigator was assigned to check you out. First, he conducted a neighborhood check. He interviewed the landlord or superintendent of your apartment building. If you lived in a one- or two-family house, he spoke with your next door neighbors. He asked these people whether you paid your bills on time, if you were a financially responsible person, how well you got along with your spouse and neighbors, and if there were any criticisms of your morals, habits or associates. He asked about your health. He checked with your butcher, grocer and other retail merchants.

Next, the investigator checked on you at your place of employment. He asked how long you had worked there, the nature of your job, how much you earned and whether there were any garnishees against your income. Then he called the bank where you kept a checking account. Savings banks, as a rule, do not give out any information on their depositors. Commercial banks, on the other hand, do talk. From the bank he learned how long you had maintained an account there, your average balance, whether you were a "satisfactory" depositor (putting in money regularly), and if you were ever tagged for insufficient funds. The bank didn't give out your exact balance. It put it in round numbers, such as "low three figures," which means \$100 to \$300, or "high four figures," which means \$7,000 to

\$9,999. The investigator then checked public records to see if any suits, judgments, mortgage foreclosures or bankruptcies had been placed against you.

At the end, what he learned about you from all these sources—facts, opinions, gossip—was typed on a special printed questionnaire. A copy was kept and the original sent to the merchant, insurance company, lender or employer who ordered the check on you.

If you became a file number when you first took out, or possibly renewed, your car, fire, theft or life insurance policy, you probably didn't know you were secretly checked out. (More than three-fourths of all policyholders are checked out without their knowing it before their policies go into effect.) When you applied for insurance you received a binder that gave you only temporary coverage. Soon after, to help the insurance underwriter find out what kind of risk you were, an "inspection report" was ordered. A check was made into your personal, business and financial life. The information collected about you was typed on a printed form and sent to the insurance company. A copy of the report was kept on file with the investigating firm.

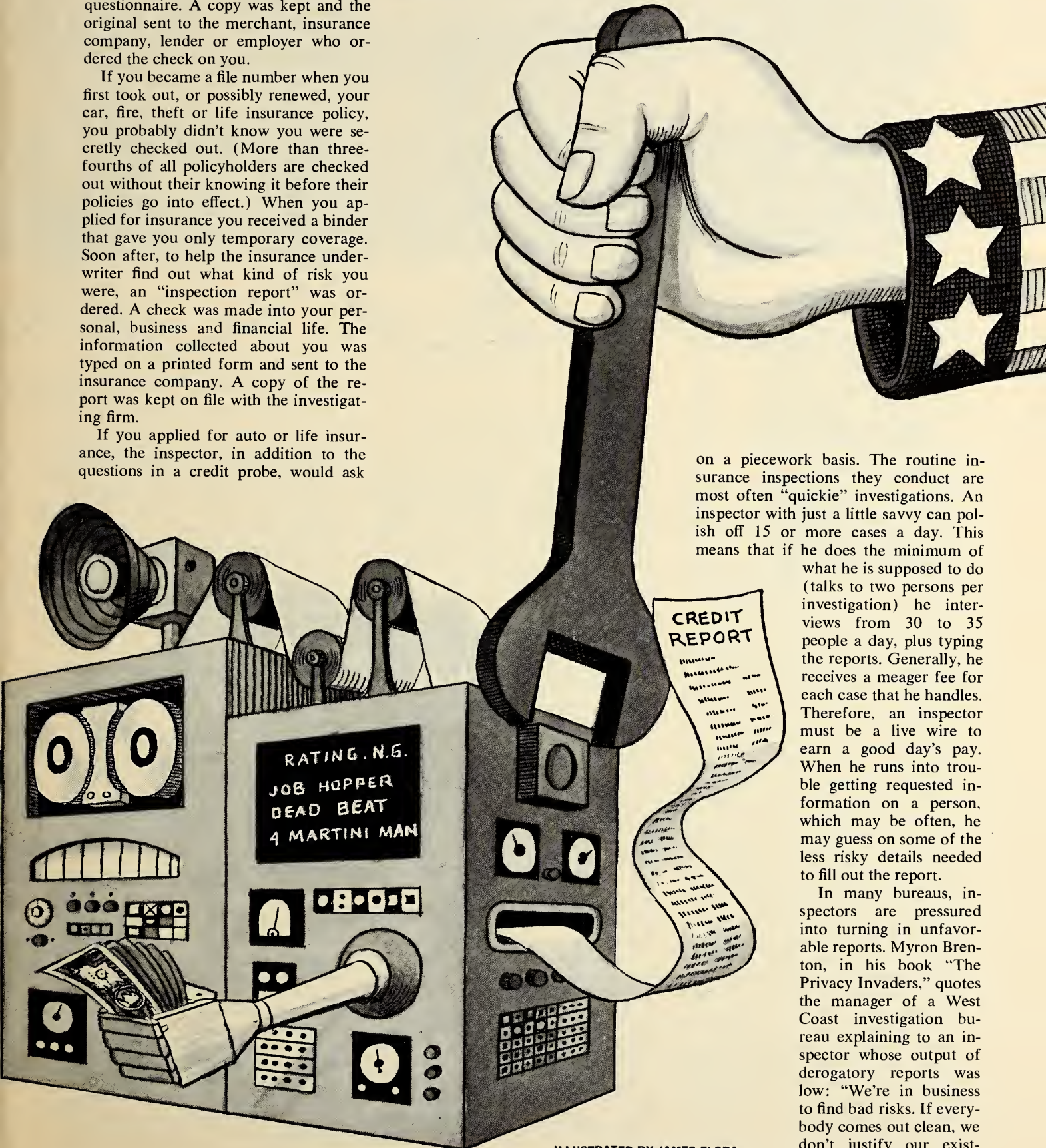
If you applied for auto or life insurance, the inspector, in addition to the questions in a credit probe, would ask

your neighbors sharp questions about your drinking habits.

And if you are single, a divorcee or a widow who took out a personal property floater on valuable jewelry or furs, the inspector would ask these additional questions: Are there any criticisms of

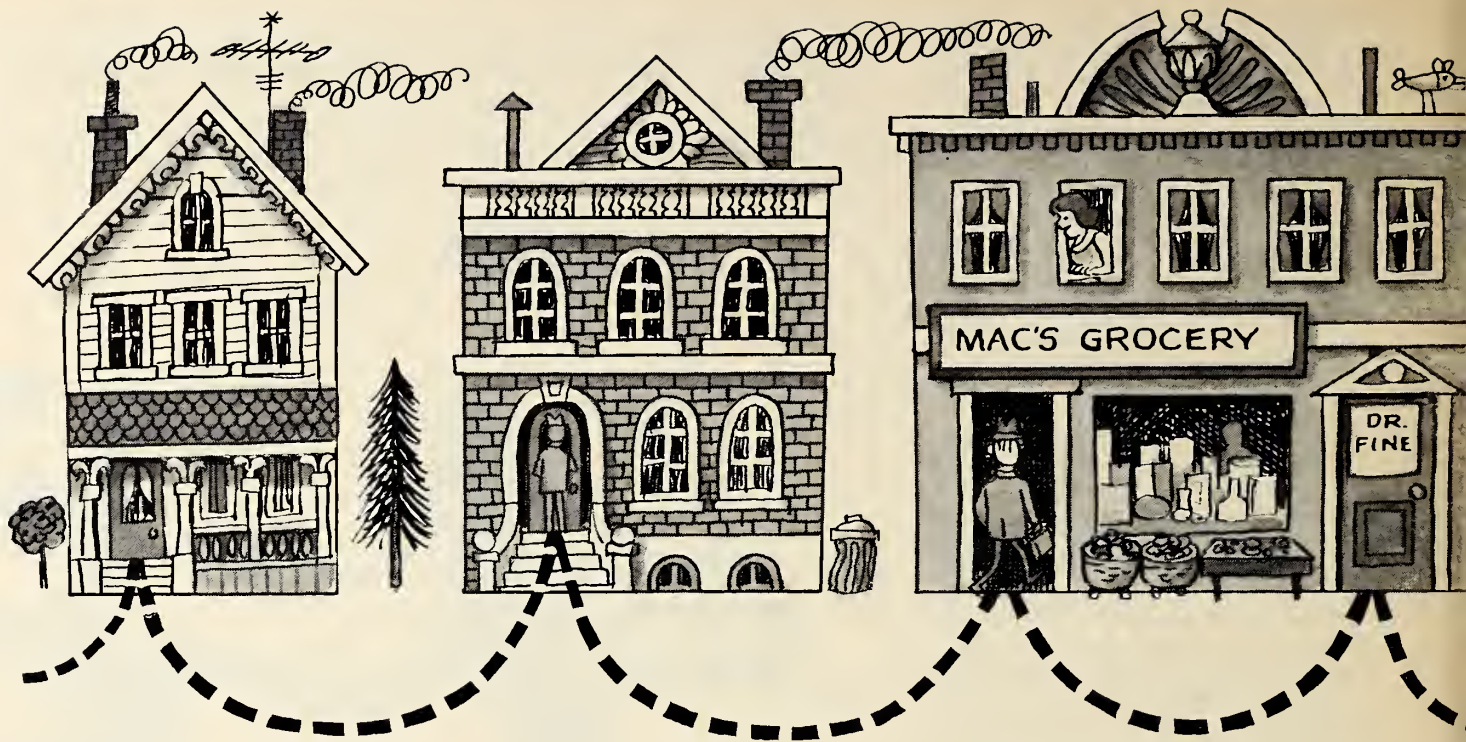
your social life? Do you throw any wild parties? Do you travel a lot? Are there any criticisms of your morals? Do members of the opposite sex stay overnight in your home or apartment? Do you associate with any undesirable persons?

Insurance inspectors are usually paid



on a piecework basis. The routine insurance inspections they conduct are most often "quickie" investigations. An inspector with just a little savvy can polish off 15 or more cases a day. This means that if he does the minimum of what he is supposed to do (talks to two persons per investigation) he interviews from 30 to 35 people a day, plus typing the reports. Generally, he receives a meager fee for each case that he handles. Therefore, an inspector must be a live wire to earn a good day's pay. When he runs into trouble getting requested information on a person, which may be often, he may guess on some of the less risky details needed to fill out the report.

In many bureaus, inspectors are pressured into turning in unfavorable reports. Myron Brenton, in his book "The Privacy Invaders," quotes the manager of a West Coast investigation bureau explaining to an inspector whose output of derogatory reports was low: "We're in business to find bad risks. If everybody comes out clean, we don't justify our exist-



CONTINUED

Problems With Credit Investigations

ence." Brenton tells of another manager who pinned a monthly list in a prominent spot on the office wall, ranking each inspector according to the number of derogatory reports he turned in. Inspectors in that office surely needed no pep talk in order to slant reports wherever possible, the author concluded.

Based on their experience, many investigating agencies have been morally certain that there is derogatory information on from 10% to 15% of persons investigated, whether it is enough to make them bad risks or not. And well there may be. So they may hold that if the investigators are not bringing in that percentage of adverse information they aren't doing their jobs right. Hence the pressure to make them meet the "bad news" quota. The question arises: While this kind of pressure results in adverse information on the "right" percentage, is it about the right people? At least some investigators say privately that it is not. If they do not have enough bad news to meet the quota, they'll stretch gossip and loose hearsay into enough "information" to carry out their orders. And, "if I only handed in 6% bad reports this month, I'd better make sure I get 21% next month."

This practice runs against what the creditors, insurance companies and employers actually want. If the customer is a good risk they are anxious to do business with him. Yet in today's world you don't have to look far to find some perfectly good risks who have burned

their credit cards or dropped accounts with some stores or policies with some insurance companies out of sheer anger over false, derogatory reports on them which were given credence and shrouded in secrecy. In such cases, the investigating practices injure both the individual and the firm that relied on the report.

The tendency to deal with people en masse as percentages is undoubtedly at the heart of many of the difficulties. The case against many investigating practices is at its strongest when histories of individuals who have been grievously wronged are cited. A classic is the one reported to the Senate about a salesman who was effectively barred from employment by all the major firms in his field for seven years on the basis of three damaging and false allegations about him. They were apparently based on the gossip of a crank, and were circulated without his knowledge (and kept from him when he asked) by a single investigating agency. When confronted with such cases, many credit industry leaders resort to percentages. Ninety-five percent of people get what they want after reports are made on them, they say. Other cases are "isolated." Looking at the business in terms of "isolated" cases does not, they say, put it in the "right perspective." Of course, nobody can say what a "non-isolated" case might be, or what is "right" about a perspective that considers the destruction of a man via false and secret reports about him in terms of a larger percentage of people

Investigators can cover your day-to-day life, as

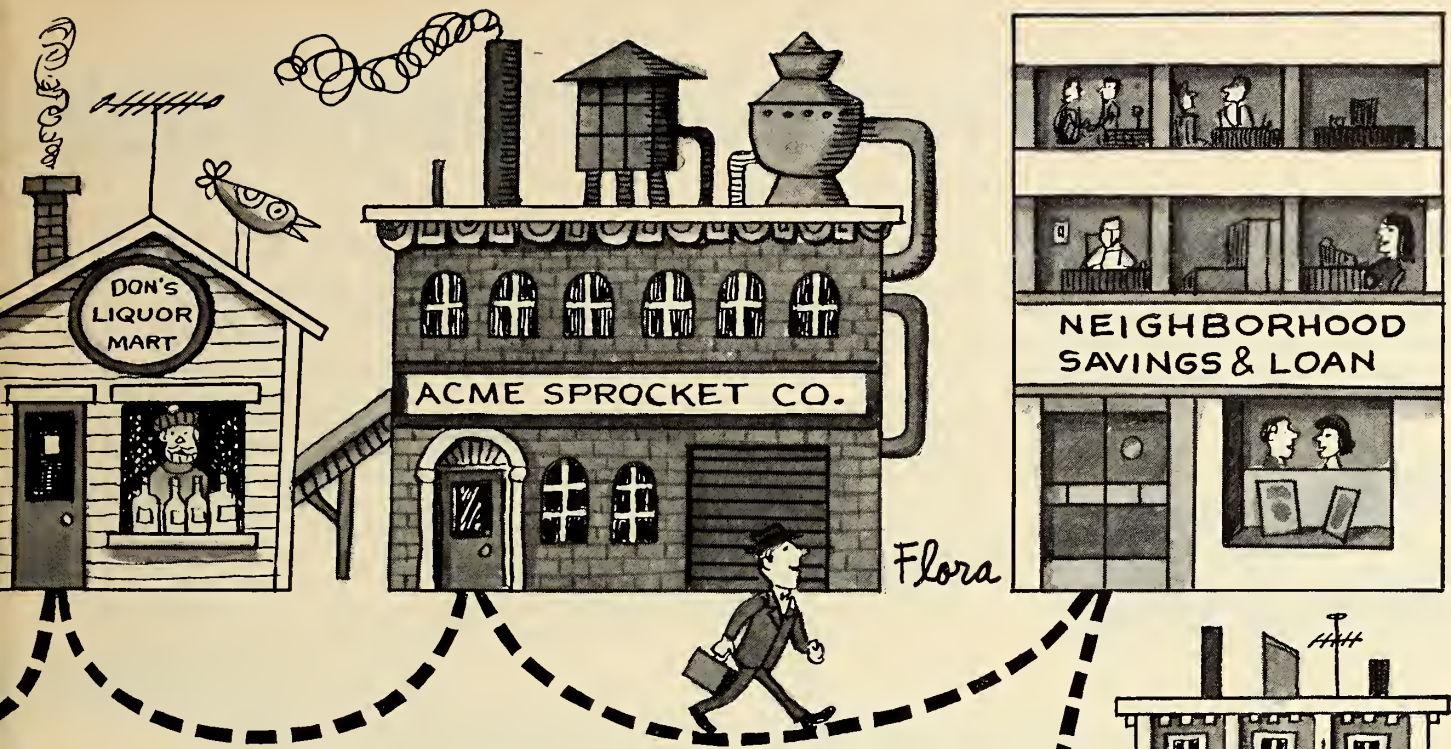
who are well-served by credit reports.

No one questions that business needs credit information to function effectively. Since WW2, consumer credit has soared from \$5.7 to \$115 billion as of last March. Americans have been issued 200 million credit cards which they are using to spend about \$50 billion a year. In Van Wert, Ohio, you can use a credit card even to pay real estate and personal property taxes. Stranger still, Intourist, the Russian travel bureau, will honor a Diner's Club card in Moscow.

With the exception of two years, bankruptcies have increased steadily for the last 16 years and in 1967 hit a record 208,309. There were 197,811 in the fiscal year ending June 30, 1968, mostly *individual*. The number of business failures is decreasing but the amount of money involved in them is rising. More than 90% of bankruptcies today are ordinary wage earners hopelessly in debt.

Accurate and prompt credit information is important at the retail level. The "slow pay" and "no pay" people (deadbeats) together amount to 5% of customers in spite of credit reports.

Probably because of their defenses, the loss ratio of banks "... is perhaps getting close to a quarter of one percent," says Kenneth V. Larkin, senior vice president of the Bank of America. On the other hand, a recent National Retail Merchants Association study found an average 3.6% credit loss for department stores, with losses nearly twice this for smaller stores. Fraudulent use of credit cards causes an annual loss of perhaps \$30 million. "These losses



illustrated, and come up with a credit profile based on fact, opinion, gossip.

are paid for by the buying public," says Eugene Gold, Brooklyn District Attorney. So are all other credit losses, it is claimed.

Against this background, the Senate Subcommittee on Financial Institutions, headed by Sen. William Proxmire of Wisconsin, opened hearings last May into the workings of credit bureaus. The hearings disclosed that credit bureaus do little to correct errors that creep into a person's credit file. The Senators learned that while a person is barred from looking at his own file, it had been easy for other unauthorized people to gain access by deceit.

By telling a false story, Prof. Alan F. Westin, of Columbia University, was able to get a personal rundown on one of his staff members (with her permission) from a New York credit bureau, and then publicized the fact. Neither the professor nor Columbia was entitled to such a report. The bureau manager who gave the report (at no charge, as a favor) made it clear in a letter to Congress that he wouldn't be apt to trust professors or Columbia again. CBS invented a phony firm, gave it a phony letterhead, and used it to ask for personal information on people from 20 credit bureaus. Ten of them supplied the information asked for, contrary to announced credit bureau association policy that no private parties except their known business subscribers could get reports from them, and only for legitimate credit purposes.

Senator Proxmire introduced a bill that would require credit bureaus to notify a person when damaging informa-

tion is added to his file. The person would then be given an opportunity to correct any false information. Also, the Proxmire bill would bar credit bureaus from giving out information to government agencies without the person's consent.

It has been a usual practice for credit bureaus to open their files not only to government credit grantors, such as FHA and the VA, but also to the Internal Revenue Service and the FBI for tax and criminal investigations and for other agencies running security checks. Credit Data has consistently refused access to the Internal Revenue unless compelled to do so by court order. That made Credit Data fairly unique until recently.

Proposed legislation to regulate credit bureaus has been backed by Mrs. Virginia H. Knauer, President Nixon's special assistant for consumer affairs, and Paul Rand Dixon, chairman of the Federal Trade Commission.

In response to mounting criticism and to stave off federal regulation, the Associated Credit Bureaus of America, the major trade association in the field, has adopted a code which allows anyone who has been refused credit to go to his local credit bureau and go over his record (without seeing it himself, however). Other parts of the code provide that a person's credit report be sent only to the lender actually extending credit; that personnel reports must be kept separate from credit reports and not be exchanged between credit bureaus; and that government agencies would be given no more than a person's name and address, ex-

cept in cases of national security. Government agencies will have to subpoena any other information.

The ACBA code has brought howls from many of the nation's credit bureaus. Business Week reports the manager of one of the largest credit bureaus as saying, "I certainly won't go along with many of the proposals." And he doesn't have to. A business association code has no teeth in it.

Virtually all bureaus oppose showing a person his file, instead of telling him what's in it without letting him see it. And they are all against giving anyone a copy of his record or sending him a notice whenever something adverse is entered. Some of them give good reasons for their opposition. "Showing a consumer his record takes two or three times longer than if he is told what is in it," says Edward F. Garretson, president of Credit Bureau Inc., of Washington. A lot of it is in code that needs explaining. He told of instances when irate persons attempted to grab the files and run away with them. Even if you

(Continued on page 49)

The First Non-Stop Flight

AT 4:28 ON THE murky, blowy afternoon of June 14, 1919, a converted WW1 bomber lurched down a runway carved out of a scrubby piece of pasture land in Newfoundland. A few knots of spectators, leaning against the raw 30-mile-an-hour winds from the North At-

BROWN BROS.



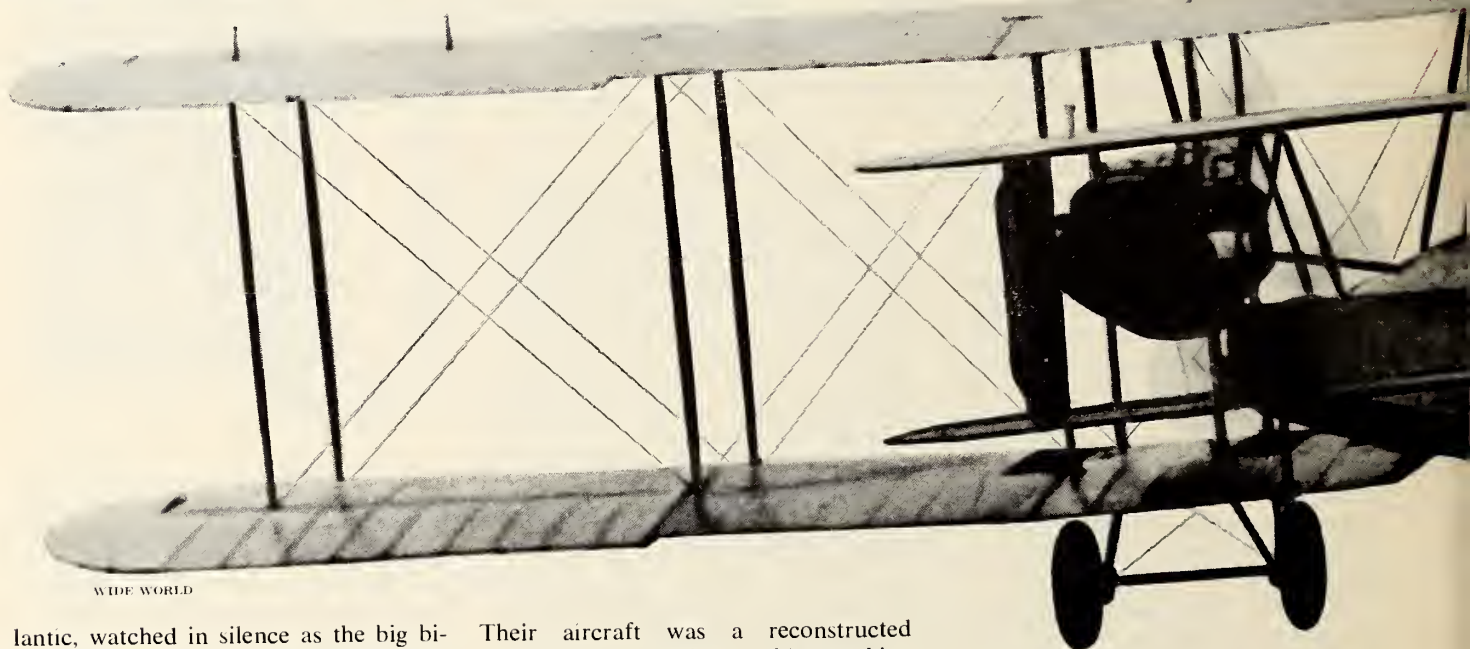
The modified WW1 bomber that made the first trans-Atlantic crossing non-stop.

Fifty years ago, two young Englishmen achieved an aviation first. Here's the story of how they did it.

before — completed the first nonstop flight across the broad, forbidding Atlantic Ocean by a heavier-than-air craft.

A little less than a month earlier the U.S. Navy plane NC-4, with a full crew, had flown the Atlantic in stages, including a stop in the Azores. It took 14 days to reach England. Now two men had made it nonstop to Ireland overnight.

yet least chronicled, adventures in aviation history. On the morning after they landed in Ireland, their names were blazoned across the front pages of every major newspaper in the world. President Woodrow Wilson immediately cabled congratulations. Five days later, King George V tapped them with a sword and



WIDE WORLD

lantic, watched in silence as the big biplane bounced and swayed past them, lifted slowly off the rutted field and flew into the pages of history.

Sixteen hours and 12 minutes later, the aircraft came down in an Irish bog, the descent no more graceful than its ungainly take-off. It buried its stubby nose into the muck and stuck its tail high toward the heavens above County Galway. The whole flight had been one of the worst—then or now—that had ended without total disaster. But the plane and its occupants had done something nobody in the world had ever accomplished

Their aircraft was a reconstructed Vickers-Vimy bomber, a big machine with a 67-foot wingspan and two 350-horsepower Rolls Royce "Eagle" Mark VIII engines. Flying her, seated side by side in the enlarged pilot's cockpit (a reserve gasoline tank occupying the one forward) were a couple of youthful aviation pioneers. One was Arthur Whitten Brown, 32 years old, born in Scotland of American parents. The other was 26-year-old John Alcock, a British WW1 bomber pilot.

Their 1,890-mile flight a half-century ago was one of the most remarkable,

dubbed them knights of the British realm. Winston Churchill, then War Secretary, ranked the importance of their achievement with Columbus' discovery of America.

But the fame of Alcock and Brown soon evaporated and today they are little remembered, even though their flight preceded the lone one of Col. Charles A. Lindbergh to Paris by eight years. Lindbergh himself—as have all aviation historians—always took pains to give

Across the Atlantic

By **LESTER DAVID**

full credit to the pair. "Alcock and Brown showed the way," the slim young flier told cheering crowds when he landed at Le Bourget Airport in Paris, after his own 33-hour hop from New York.

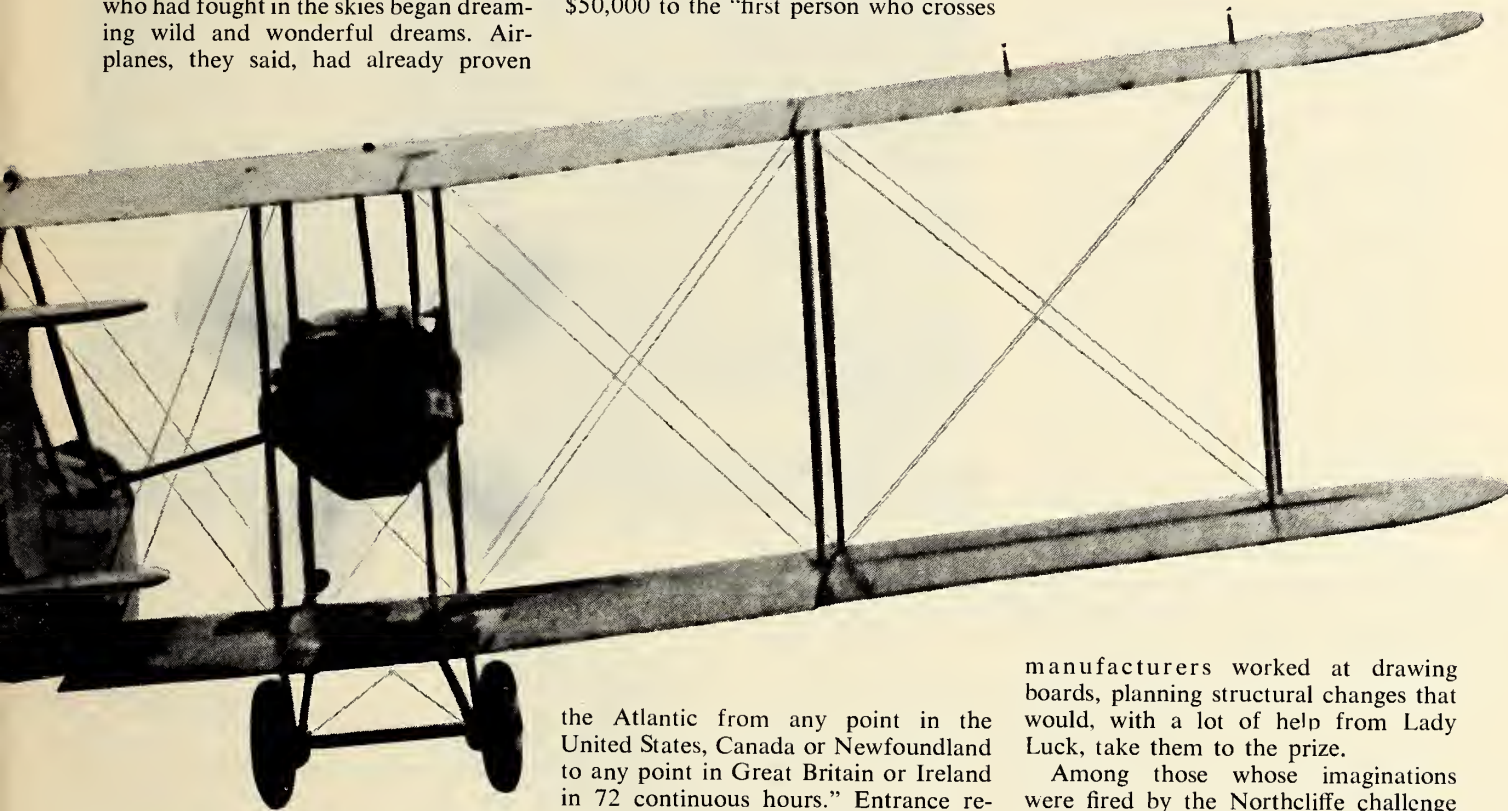
Alcock and Brown did indeed show the world the way.

When the guns were silenced across Europe in 1918, a small band of men who had fought in the skies began dreaming wild and wonderful dreams. Airplanes, they said, had already proven

somewhat eccentric but farsighted British nobleman who, among his other interests, was publisher of the powerful London Daily Mail. He was Lord Alfred Northcliffe, and he was willing to put lots of his money where his convictions were.

After the armistice was signed at Compiègne, Northcliffe offered a prize of \$50,000 to the "first person who crosses

would have to be redesigned for the hazardous cross-Atlantic flight. Long-range bombers had been developed during the war, but they needed to be beefed up to withstand the turbulence from electric storms and heavy wing icing that would be encountered. Fliers, designers and



Minutes after taking off from its field in Newfoundland, the plane heads for Ireland, 1,890 miles and 16 hours away.

themselves in combat and a few commercial routes had been established. In 1918, the government began the first scheduled air mail service, a route linking New York City with the nation's capital. Why couldn't man now use his new, war-perfected wings to span countries, continents and — who knows — even oceans?

One of those who believed implicitly in the future of aviation was a very rich,

the Atlantic from any point in the United States, Canada or Newfoundland to any point in Great Britain or Ireland in 72 continuous hours." Entrance requirements for the competition were quickly amended to allow flights in either direction. And pilots of any nationality and machines from any country could compete.

The offer triggered excitement on both sides of the Atlantic in the hangars and on what passed for airfields. Most of the fliers of those days were barnstormers, adventurous men who picked up war surplus planes cheaply, and made their living by stunting at carnivals and fairs, or ferrying passengers.

These visionaries, and the few plane manufacturers in the infant industry, knew that the planes then available

manufacturers worked at drawing boards, planning structural changes that would, with a lot of help from Lady Luck, take them to the prize.

Among those whose imaginations were fired by the Northcliffe challenge was a blond, sturdily-built pilot with a lopsided school-boy grin and a head full of visions. He was Capt. John Alcock, holder of the British D.S.C., victor over seven German aircraft in WWI and now newly freed from a PW camp. Alcock had flown the big Vickers-Vimy and knew its potential. This, he was convinced, could be the plane for the job.

Alcock made his way to Brooklands, the field some 20 miles southwest of London where all the major aircraft factories of the era were clustered. There, he pleaded with Maxwell Muller, the Vickers plant manager, to let him work over a Vimy for the big jump. Muller

CONTINUED The First Non-Stop Flight Across the Atlantic

was intrigued, but skeptical. "Look," Alcock urged. "You have a big plane there. That 67-foot wingspread. That fuselage, all of 42 feet, big enough for four crewmen. I've had it up to 1,500 feet and going 100 m.p.h."

"It's suicide, plain and simple," Muller concluded. So did one Vickers executive after another as they were approached by Alcock. "Wait," Alcock pleaded on his last visit. "Let me show you how I plan to modify the Vimy." Weeks later, on a frosty January morning, he was back with his designs for a reconstructed plane, and once again pleaded for a chance to fly it across the ocean.

He unrolled his diagrams and made his pitch. "This tandem cockpit would go," he said, pointing at it with a stubby finger. "We'll make one big enough to hold pilot and navigator. We'll put the radio apparatus here, the navigational instruments over there," indicating with his finger as he talked. "And there, in the bomb bay, we'll put extra storage tanks for gas, giving us a capacity of 867 gallons. That should let us stay 25 hours in the air and give us a flying range of 2,440 miles. One of these [tanks] will be shaped like a boat, so that it could be used as a life saving raft in an emergency. We'll fix it for easy detachment."

Muller and the other executives looked and listened with mounting interest. As Alcock was talking, a tall man with a lean, handsome face limped into the office. Leaning on his cane, he watched, unnoticed by the others. Finally Muller turned and recognized the newcomer. He was Arthur Whitten Brown, who had worked for the Westinghouse Company in Manchester before enlisting with the Manchester Regiment. He had been transferred to the Royal Flying Corps (later the R.A.F.) as an aerial gunner and observer, and was shot down in France and taken prisoner, one foot shattered by a bullet from a Maxim machinegun. Brown had spent nearly a year studying aerial navigation before being repatriated, and had come to the aircraft company offices that day looking for a job. Muller, who knew Brown and of his passion for navigation, introduced him to Jack Alcock and put the question casually: If Vickers approved this crazy notion of a trans-Atlantic flight, would Brown be interested in the assignment as navigator?

Brown stared. He too had been bitten by the bug. For months he had been devoting every spare moment to studying the possibilities of a nonstop ocean hop. Grinning, he stuck out his hand to Alcock.

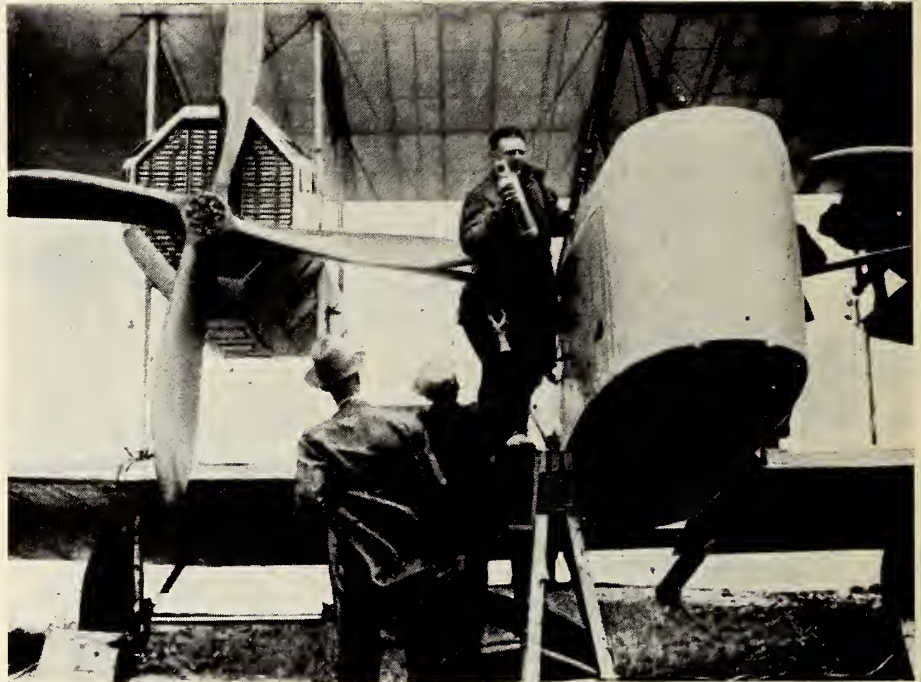
Vickers gave the go-ahead that January 1919, and work began. Mechanics tore the Vimy apart and put it together

the way Alcock wanted it, stripping out all the armaments, strengthening, adding extra tanks, installing new two-way wireless equipment and navigational instruments.

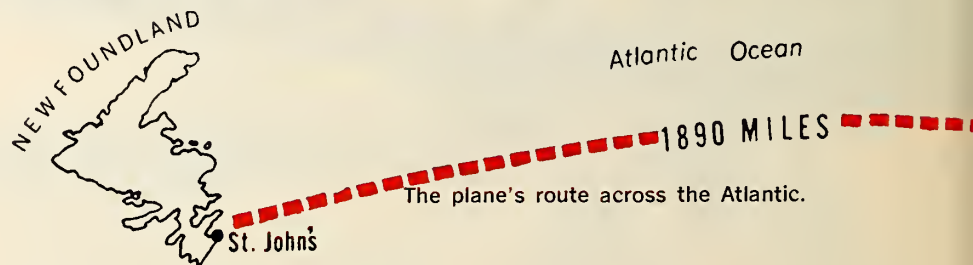
Meanwhile, Brown examined his

land may have been admirably situated geographically for a trans-ocean flight, but its landscape didn't cooperate with the aviators. The terrain was scrubby, hilly and strewn with boulders. The few fairly smooth stretches where runways

WIDE WORLD



Readying the craft for the long flight, extra fuel and provisions are loaded aboard.



charts and noted the problems. Weather reports between St. John's, the capital of Newfoundland, and Ireland were nonexistent. It wasn't until after Lindbergh's flight in 1927 that a system of weather reporting was instituted for the Atlantic. Even though weather conditions for take-off were generally poor in Newfoundland, it would be far better to start there and fly toward Ireland because of the west to east tail winds.

In three months, the Vimy was finished. Alcock and Brown walked around it one spring morning, clambered inside, examined and probed and poked, and pronounced it ready. Then, section by section, it was carefully taken apart, the pieces packed in crates and put aboard a freighter for Newfoundland. On May 24, Alcock and Brown arrived in Newfoundland and began hunting for an airfield to hop from.

It wasn't easy to find one. Newfound-

could be built had already been staked out by the dozen or so other competing fliers.

Alcock and Brown crisscrossed the bleak countryside for days in a rented car, hunting for a site. At Harbor Grace, they stopped to gawk at a crew hard at work on a Handley Page 1500. "It looks too damn ready," Alcock muttered, as he watched the big bomber, with its great flight range, being manicured by dozens of eager workers. A mile farther on, a farmer who owned a fairly decent patch of ground allowed as how he'd be willing to let the fliers have the use of it, providing they paid him half the prize money. They drove on.

Finally, they located a spot at a place called Quidi Vidi, near the tip of a spit of land on the extreme eastern coast of the island. The Vickers' people hired a gang of workers who carved out a primitive 1,000-foot runway. Meanwhile, the

crates containing the disassembled plane were delivered and unloaded behind screens of wood and sailcloth that served as a hangar.

Farmers and townsfolk from miles around joined the newspapermen at the field to watch the adventurers reassemble the jigsaw pieces into the shape of an airplane. Jack Alcock was always busy and serious where his craft was concerned, but at other times he couldn't resist bantering with the crowd, particularly with the reporters, who were always looking for a story different from any their competitors had filed.

Once, a local reporter asked Alcock what flight plan he had for the Atlantic crossing. Alcock drew him aside and, with a straight face, replied that he had six carrier pigeons from England hidden away. After he had flown 300 miles, he said, he planned to release one pigeon, which would immediately head straight for England. Naturally, the plane would follow the bird. The same thing would happen every 300 miles, with the last bird taking them over Ireland. From then on, Alcock said, they would just follow the chart. The newspaperman actually fell for this "exclusive" story.

On Monday, June 9, the team clambered aboard for a test flight into the Newfoundland skies. "Machine absolutely tophole," Alcock wired the Vickers company in England. On a second flight three days later, she performed less well—the radio equipment went awry. But



Pilot John Alcock (left) and Navigator Arthur Whitten Brown, the Brit-
ishers who made the rough journey.

the trouble was found and repaired and the team was finally ready to challenge the Atlantic.

On Friday, the 13th, the weather reports, such as they were, called for clear skies and westerly winds in Newfound-

land. "We leave tomorrow," Brown said. Alcock grinned and said they'd better turn in early.

So far, they had a clear field for the prize. None of the other contestants had made it, though several had tried. On May 18, Harry G. Hawker and Kenneth Mackenzie-Grieve had taken off from St. John's in a single-engine Sopwith bi-plane, but ran into foul weather 1,200 miles out and were forced to ditch into the sea. Luck was flying with them—the Danish freighter *Mary* saw them glide into the ocean and rushed to pluck them out.

That same day, Fred Raynham, a British test pilot, and his navigator, a Captain Morgan, didn't even make it off the ground. Their one-engine Martinside bomber crashed on take-off. The fliers survived, but were out of the competition.

"What's the news of the big Handley Page?" Alcock wanted to know. "Hasn't taken off yet," a Vickers man replied, and the fliers went to sleep.

They woke to the whine of a 40-mile gale that had risen during the night. Alcock and Brown watched glumly as the wind whipped at the heavy Vimy, perched at the end of the runway for the take-off. All morning long that June 14 they waited for the wind to weaken, but by noon it had subsided only to 30 m.p.h.

Clumps of spectators, there to see the start of the big adventure, were picnicking on the field, making small fires to

BROWN BROS.



Ignominious but triumphant end to the flight came when plane landed in an Irish bog, upended when wheels sank in the marshy soil.

CONTINUED The First Non-Stop Flight Across the Atlantic

brew hot tea against the penetrating wind as they waited. They saw action soon, because, as Brown said later, "The wind showed no sign of better behavior, so we made up our minds to leave."

The decision made, they began to stow their gear into the Vimy. Into a small cupboard behind the seat they jammed a toilet kit, sandwiches, chocolate, malted milk and two thermos flasks of hot coffee. Placed aboard the day before was a mailbag containing 300 letters, each bearing a special stamp issued by Newfoundland. Today, these are collector's items. Lashed to a strut behind the pilot's seat was Lucky Jim, a stuffed cat with a huge head. Perched on the seat was a daintier, live little cat named Twinkletoe. For extra luck, Arthur Brown carried in his pocket a small American flag.

A few minutes before 4 p.m., the fliers put on their flying suits, which could be electrically heated, pulled on their heavy fur gloves and fur-lined helmets and vaulted into the cockpit, Brown on Alcock's left. Alcock swiftly checked his engines, Brown his navigational instruments. Brown had clipped his sextant to the dashboard in front. His instruments for calculating flight direction and distance flown were clipped at the side. He placed his navigation charts on the cockpit floor. He'd also brought along an electric torch and a Very pistol with red and blue flares to attract passing ships in an emergency. Between pilot and navigator lay the battery for heating their electric suits.

Alcock fired up the port engine first, then the starboard. Their roar brought excited spectators on the run. On the ground, 40 men, most of them volunteers, braced their backs against the wings of the big biplane as it strained forward. At a signal from Alcock, mechanics jerked hard on the ropes holding the chocks wedged deeply beneath the tires, helping to anchor the plane. At once, the 40 men flung themselves to the ground beneath the wings and the big plane lumbered down the runway.

For a few heart-stopping minutes, the adventure appeared doomed. As the airplane headed up the hilly runway, it was rocked by gusts of 45 m.p.h. and began swaying dangerously from side to side. A sudden eddy, Brown thought, could lift the plane on one side and tip it over. Gathering speed, it continued to roll like a freighter in heavy seas. Two hundred yards—250—300. Still the craft clung to the ground. Loaded to five tons gross weight, it now seemed too heavy to lift off in time. Soon, half the runway was eaten up. Ahead, a stone wall and a wooded hill marked its end.

Alcock stared dead ahead, his hands clinging to the wheel, his mouth a com-

pressed straight line. Brown literally held his breath. Then, with only 100 yards to go, the wheels left the ground. With nerve-shredding slowness, the plane lifted—and lifted. With inches to spare, it cleared the stone embankment and then the trees on the rise beyond, and headed up into the leaden skies. "I am convinced," Brown wrote later, "that only Alcock's clever piloting saved us from an early disaster. When, after a period

out across the Atlantic, unable to communicate with the rest of the world.

For an hour and a half they flew through the mist. Shortly after six, the starboard engine began a loud and rhythmic clickety-click—"like machine-gun fire at close quarters," Brown described it. Startled, Alcock looked for the trouble and found that a piece of exhaust pipe had split off and was chattering noisily as it was buffeted by the wind

WIDE WORLD



War Sec'y Winston Churchill presents a £10,000 check to Alcock and Brown. The money, put up by a London paper, was offered to the person making first nonstop flight.

that seemed far longer than it actually was, we were well above the buildings and trees, I noticed that the perspiration of acute anxiety was running down his face."

Alcock nosed the Vimy straight into the west wind until it had reached 800 feet, then turned toward the sea and throttled down for a slower climb. As they circled the airport en route to the sea, Brown leaned over the side and waved goodbye to the crewmen and spectators who shouted up at them.

Ireland was some 1,890 miles eastward and a vast sea of fog as well as the Atlantic Ocean lay in between. The Vimy, boosted by a westerly wind, flew at 140 knots into a thickening haze. Fifteen minutes after take-off, Brown let out the wireless antenna and tapped out a message to the Newfoundland Mt. Pearl Naval Station: "All well and started." At 5:20, they were at 1,500 feet and still climbing. Brown leaned toward the transmitter to send another report. Suddenly, the small propeller which powered the generator broke away, making the transmitter useless. The fliers soared

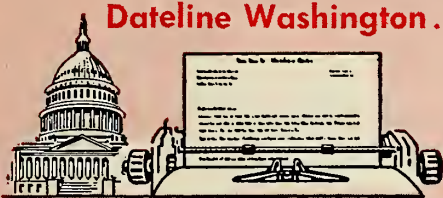
in flight. Finally it blew away, but three cylinders were left to exhaust into the air, causing a loud rattle that remained for the rest of the trip.

Once in a precious while the Vimy would break through the enveloping gloom into sunlight, allowing Brown to make observations of the sun to check position and direction. At 7:40, he handed Alcock a note: "If you get above clouds we will get a good fix tonight, and hope for clear weather tomorrow. Not at any risky expense to engines though."

Fifteen minutes later they burst through a cloud layer and saw and felt the sun, which in eerie fashion projected the Vimy's shadow onto the lower layer of clouds. Brown was able to maintain a solar observation for ten minutes while kneeling on his seat and peering through the wings on the port side.

Once again they plunged into clouds. At that latitude, in mid June, flying east, their night was only 2½ hours long. But they flew in so much fog that darkness or near darkness was their companion

(Continued on page 52)



Dateline Washington.... "EQUAL TIME" FOR THE PRESS?

MORE CONSUMER WATCHDOGS COMING. COMPUTERS FOR COMMUTERS!!

The nation's press, which eyes with suspicion any hint of regulation from Washington, has been startled by a suggestion that Congress ought to apply radio-TV's "equal time" principle to the print media.

The proposal for requiring the press to broaden the public's right to know by providing the "right of reply" to targets of newspaper criticism has been projected by FCC Commissioner Kenneth A. Cox.

Cox has noted that the Supreme Court has upheld the "fairness doctrine" of the Federal Communications Commission, under which broadcasters must present both sides of public issues. Publishers, Cox contends, should be placed under the same rules of fair play. The FCC Commissioner charges that despite considerable space devoted by the press to controversial issues, the newspapers have failed as effective forums.

Any move in Congress to follow up the proposal is sure to be met by fierce resistance from U.S. newspapers, many of which have editorially demanded that "equal time" be imposed on broadcasters.

There are already approximately 250 U.S. activities of one kind or another devoted to the greater good of the consumer, but that's only a modest beginning, in the opinion of the Democratic Study Group Task Force on Consumer Affairs.

Much more's to be done if the citizen is to be properly attended to by the federal government, the task force insists, listing among consumer needs the following:

A separate federal agency devoted exclusively to the consumer; a permanent National Commission on Product Safety; elimination of dangerous toys from the marketplace; tougher tire safety standards; generic labeling of all prescription drugs; continuous inspection of fish and egg processing plants; labeling of nutritional value on food products; counsel to defend consumer rights before public utility commissions.

It's a good bet that Congress--where Republicans and Democrats alike are consumer conscious--will in due course adopt most of the task force's suggestions.

It's just possible that research will develop a bus service which stops at your doorstep in response to your phone call to the transit system computer. That's one of the way-out ideas foreseen from the \$500 million transit research program proposed to Congress.

Altogether, President Nixon wants Congress to underwrite a \$10 billion 12-year transit modernization program for the nation's cities. Object is to make transportation more comfortable for the now-harried commuter. The legislation calls for new subways, rail systems and bus lines that are so fast and convenient that Mr. Citizen will be happy to leave his car at home.

The research would seek to make buses more attractive and eliminate air pollution. Moving sidewalks and 200-mile-per-hour trains riding on air cushions are also being studied. Big question is how can the cities be sure that once Congress begins the program, it will finish it.

PEOPLE AND QUOTES

PEACEFUL STRENGTH

"We maintain our strength but we maintain it for peace."—President Nixon.

the R.O.T.C. turn out the type of educated officers we need.—Gen. William C. Westmoreland.

MILLION YEARS AHEAD

"If the world lasts a million years, men will still have to say that it was the genius of America that was first able to conquer the mysteries of outer space."—Rep. Carl Albert (D-Okla.)

WHY RUSSIA LOST

"I think the Soviets lost (the race to the moon) by keeping their program so secret."—Dr. Thomas Paine, NASA Administrator.

FOREIGN POLICY GOAL

"We must show that we are easy to get along with, but that we are not weak or softheaded."—Sec'y of State William P. Rogers.

CRIME—THE #1 PROBLEM

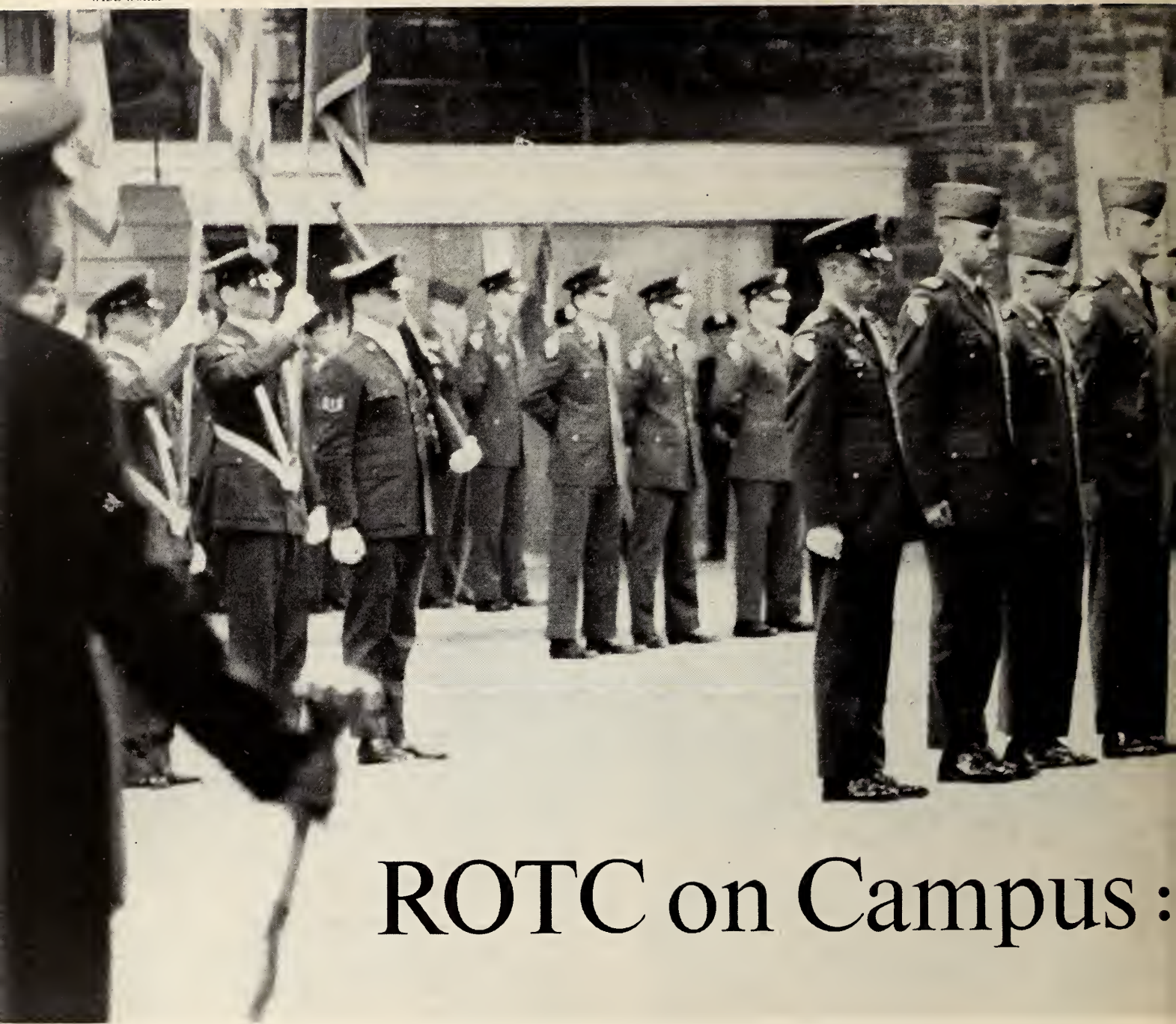
"The biggest (law enforcement) problem in the country is crime in the streets—and how to get at it."—Att'y Gen. John N. Mitchell.

NEEDED: EDUCATED OFFICERS

"It would be a disaster to have our men led by ignorant amuses. It is essential to have

PAPAL VIEW

"To criticize and protest is easy, but to build is not so easy."—Pope Paul VI.



ROTC on Campus :

*A proposal for changes in ROTC that's
somewhat different from ousting it.*

By DR. FRANK N. TRAGER

THE PURPOSE of this article is to look at the attacks on ROTC on the nation's campuses to see if we need any changes—and if so, what. And I'd say some important changes are needed, but they aren't the ones you hear about.

ROTC, of course, means Reserve Officers Training Corps. It is an on-

campus program in military training which college students may take (and there are Junior ROTC's in many high schools, though they aren't what we're looking at here). Successful graduates from the college ROTC program are commissioned as second lieutenants or ensigns in the reserves of the Army, Air Force or Navy. When and if they are called to active duty, they are immedi-

ately officers. The military program on the campuses is run by instructors sent there by the Army, Air Force or Navy as the case may be. ROTC becomes part of the college life of the student who takes it, involving both classes and military drill.

ROTC is now elective on most campuses, though in the past many colleges had made it compulsory for all qualified

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Challenge and Response

students. The Defense Department prefers that ROTC be voluntary on the part of the student. On any given campus, the ROTC will typically be that of the Army *or* the Air Force *or* the Navy, and the last two are sometimes called AFROTC and NROTC to distinguish them from the Army ROTC. The Marines have no ROTC on campuses, though Naval officers are now and then assigned to active duty with Marine units. ROTC units exist by mutual agreement—actually a contract—between the separate colleges and the Armed Forces.

As everyone knows, ROTC has been under attack on the campuses by various “militants” among both students and faculty. Their aim boils down to “Get

Rid of ROTC.” Bowing chiefly to such pressures, and to vague doubts held by some non-militants, several leading colleges are getting rid of their ROTC units or downgrading them to make them unpalatable to military instructors and students alike. Downgrading includes reducing the stature of ROTC instructors on the campus and disallowing college credits for ROTC courses taken by students. Among those now getting rid of ROTC entirely are such old-line schools as Harvard, Columbia, Tufts, Boston U., Dartmouth and Grinnell.

Anyone who may think that West Point, Annapolis and the Air Force Academy at Colorado Springs produce most of our officers may be surprised to

know that ROTC on the college campuses turns out by far the greatest number of officers for the Armed Forces. In the coming year, the Army has a goal of commissioning 17,000 ROTC graduates, while West Point will graduate about 750. The Air Force seeks 4,500 from ROTC, while it also expects to graduate some 750 from its own academy. The Navy’s needs are smaller. While ROTC is a tremendous source of junior officers, many of whom return to civilian life after serving their minimum reserve duty, 29% of all Army *generals* on active duty today are ROTC graduates.

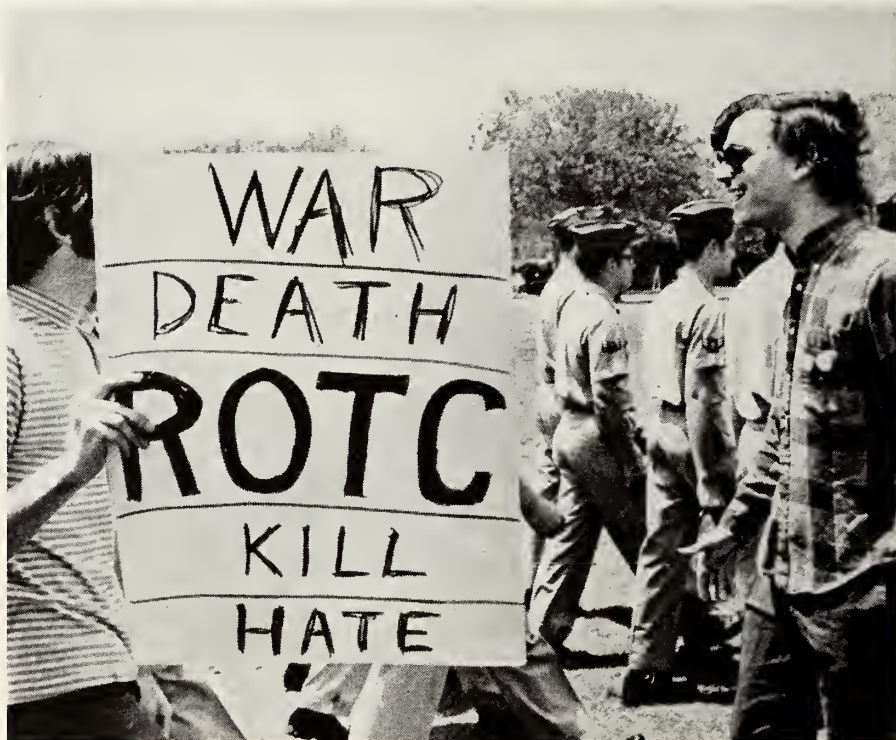
In scope, ROTC is probably a greater part of our existing defense setup than

CONTINUED ROTC on Campus: Challenge and Response

most people realize. In 1967-68 there were 490 college-level ROTC units with 196,000 cadets. In 1968-69 they numbered 220,000. This year, enrollment was expected to be off somewhat, and if early reports are true it is off considerably, very largely due to adverse publicity cutting down the number of volunteers in freshman classes. It is true that there are more enrollees today, and more actual officers produced, than ten years

ago. Yet plainly, if most of the schools follow the lead of those few that have bent under pressure, it will be no joking matter for the Armed Forces or the country. The present sources of most new lieutenants and ensigns would dry up.

WIDE WORLD



Student anti-war demonstrators, such as these at Tulane Univ., harass ROTC cadets, seek removal of Corps from all campuses.

ago. Yet plainly, if most of the schools follow the lead of those few that have bent under pressure, it will be no joking matter for the Armed Forces or the country. The present sources of most new lieutenants and ensigns would dry up.

Of course the nation would not do without them. It would find some other way to produce the officers needed. The emphasis would probably shift to training a much larger professional officer corps, as opposed to a reserve officer corps, than we have ever trained in our history.

ROTC has served us well for 107 years. It was first devised as part of the Morrill Land Grant Act of 1862, which gave federal aid for the beginnings of our state universities.

If all the schools actually abandoned ROTC (and we are a long way from that), the Armed Forces might increase the classes at the military academies somewhat. But unless we built up the military academies to be bigger than the

If the Armed Forces should follow past precedents, they could train new



Student anti-war demonstrators, such as these at Tulane Univ., harass ROTC cadets, seek removal of Corps from all campuses.

lieutenants in a vast chain of Officer Candidate Schools at regular encampments, similar to the crash program of WW2. Or they could vastly expand the National Guard. Or both. Or come up with some new scheme. And there is no question that Congress would approve some such plan if the colleges were to force the choice upon it. The debate might be bitter, but Congress could not and would not simply tell the Defense Department that it couldn't have the junior officers it needs.

Far-seeing commentators, on and off the campuses, have pointed out that it is far better to keep ROTC, if only so that in our democracy a large percentage of our military officers will be basically civilian-educated. The alternative, they point out, is to create something like a "military caste."

The 1968-69 National Commander of The American Legion, William C. Doyle (himself a brigadier general in the New Jersey National Guard), has warned that "the future of a civilian

flavor in our officer corps . . . is endangered by the universities that are discouraging ROTC." He added that "if 20 years hence educators complain that our officer corps is then remote from civilian concepts" they may not have to "look beyond their own doors for the cause."

Though the Harvard Corporation finally disregarded his advice, Harvard President Dr. Nathan M. Pusey sounded

OHIO STATE UNIVERSITY



"Angel Flight" all-girl marchers at Ohio State Univ. in Army and Air Force ROTCs are tops for om

the same warning last February in a published letter to Harvard's Arts-and-Sciences Dean, Franklin Ford. Said Pusey:

"Mindful of the lessons of history and acutely aware of the dangers to a democratic society in the existence of a corps of exclusively professional officers, the Congress established the Reserve Officers Training Corps on a continuing basis when it became apparent that this country was destined to maintain a large military capability for the indefinite future. In (Harvard) Corporation's view it would be shortsighted in the extreme if academic institutions were now to withdraw their cooperation from the ROTC program because of repugnance to an unpopular war."

I am afraid that the "militants," whose aim is simply to use the debate to destroy ROTC, have won a degree of support from uneasy faculty members who take such a narrow view of "military training" that they see no place for it in education. Perhaps ROTC may have

been too narrow. But there have been recent improvements, and perhaps we need more. I think we should wed each ROTC unit more closely to its parent school for the mutual advantage of all concerned. Certainly, in today's world, our future military leaders need more general education than a man can readily absorb or is apt to get in a purely military program, while our future civilian leaders need far more training in all aspects of national security than can be found now on most campuses. What better way to fulfill both needs than to

years ago, were the most distant names to us . . . Above all, you will have a responsibility to deter war as well as to fight it."

As Commander-in-Chief, President Kennedy was perhaps uniquely qualified to understand not only the manner of man required to hold positions of leadership in our Armed Forces today, but also the multi-dimensional missions of the modern military in the closing third of this century. Training the kind of men he called for is a challenge to our entire structure of higher education. It

of class. There are a few references to it in courses on modern diplomatic history, international relations and political science. But the number of institutions of higher learning in this country whose program includes serious study of national security affairs is very slight indeed—just about 2% among the more than 2,400 institutions. In this context, the important fact is that the military in general and the ROTC faculty members in particular have made national security affairs—at least in some of its major aspects—their *professional* concern. They



members of a voluntary girls' service organization that supports the Air Force. Ohio State's 6,000 students campus. Here, the "Angel Flight" acts as a colorful volunteer drill team for Ohio State Air Force ROTC.

bring the regular college curriculum and ROTC closer together?

President Kennedy, addressing the 1962 graduating class at West Point, described the American military officer of our day as far more than a fighting man. After discussing the military aspects of the cadets' careers as officers, the President went on to say:

"The nonmilitary problems which you will face will be most demanding—diplomatic, political, and economic. In the years ahead, some of you will serve as advisers to foreign aid missions or even to foreign governments. Some will negotiate terms of a cease-fire with broad political as well as military ramifications. Some of you will go to the far corners of the earth, and to the far reaches of space. . . . Whatever your position, the scope of your decisions will not be confined to the traditional tenets of military competence and training. You will need to know and understand . . . the foreign policy of . . . countries scattered around the world which, 20

leaves no room for our greatest universities to wash their hands of all concern.

Now, it is readily apparent that among the 2,400 colleges and universities in this country there exists a very significant gap in the curriculum. I refer to the study of national security affairs, and its place in the college curriculum. The United States government annually spends some 9% to 10% of the Gross National Product for defense. This constitutes approximately 70% of the federal budget. Since the passage of The National Security Act of 1947, there have been very substantial changes in the development of the military and its relationship to its civilian authority. I might add that however far-reaching the National Security Act, as amended, may be, it is one of the *least studied* of important Acts in and outside of the university. But apart from whether the Act and its Amendments are read and studied, the *content of national security* finds very little place in college classes. This, even though it is a leading subject for opinion and debate outside

have been educated and trained in certain aspects of national security affairs in ways quite similar to teachers who have taken their degrees in other specialties.

By way of illustration, Johns Hopkins University is now editing the Papers of the late Dwight D. Eisenhower. Hopkins historian, Professor Stephen Ambrose is the editor. In the Hopkins' Magazine (November 1968), there is a reference to a World War II debate on strategy between Generals Marshall and Eisenhower on the one hand, and the British generals and admirals and Churchill on the other. The British wanted to follow their traditional strategy of avoiding a direct confrontation with the enemy on the continent, and proposed offensives in the Middle East, North Africa, Norway and in skies over Germany. They wanted to close and tighten the ring and then plunge in the knife. The Americans argued for war plans with Northwest Europe constituting the main theater where they would come to grips with the enemy's ground forces. They advocated

CONTINUED ROTC on Campus: Challenge and Response

what has been called the "power play."

How can most faculty members teach students the central meaning of this historic debate? A professionally trained historian can write about it by quoting from and analyzing the appropriate papers. A political scientist can treat it by way of the politics of national or geopolitical interests. An economist can estimate the costs of both strategies. Nevertheless, it is chiefly the *military* member of the faculty who is professionally trained to expound the meanings, the doctrine and so forth in this debate over strategy. On most campuses, the only military members are ROTC professors. The civilian teacher should recognize that when such subject matter appears in his history course, his political science course or his economics course, it is the ROTC professor who is truly qualified, as the civilian teacher is not, to treat such subject matter. By the same token, the ROTC professor may not be well qualified on some subject matter in the social sciences which fall within his ROTC course.

Again by way of illustration, Professor John P. Roche of Brandeis University, a political scientist, has recently written that Americans—both civilian and military—have not thought out the concept of "limited war" in terms of its meaning and ramifications for foreign and domestic policy. I thoroughly agree. If we are to continue to be faced with the fact of limited war, it is high time that both military and civilian students and teachers come to grips with its ramifications and implications. And here again the ROTC professor has a distinct academic contribution to make in such analysis.

The foregoing illustrations, one drawn from "history" and the other from "political science," illustrate the fact that modern college courses can hardly be confined to narrowly defined and narrowly delineated "disciplines" or "departments."

The fact is that there are places in the total life of the university and college where the expertise and the professional training of the military member of the faculty could well be used and is not now being used in non-ROTC course work. For example, a professional soldier with firsthand experience in Southeast Asia could provide, for any university course concerned with the Southeast Asia area, a view of that part of the world which most faculty probably have not been able to acquire. His special knowledge would make a genuine contribution to course-content at the undergraduate and probably at the M.A. level, precisely because he has had area or field experience along with professional training in technology,

weaponry, geography, map-making and the like.

Much of the *legitimate* campus debate on whether ROTC has a place on non-military campuses is largely irrelevant. The debate has *not* focused on what the ROTC *is*, and what it should be, for those

U.S. MILITARY ACADEMY AT WEST POINT, N.Y.



In 1962, future officers of the West Point graduating class heard President Kennedy remind them that they "have a responsibility to deter war as well as to fight it."

who voluntarily enroll in the program. Here I am referring to the curriculum of ROTC in terms of its present role on the campus. If a college or university is to involve its students in the world we live in, then logically and legitimately ROTC should have as much place and as much standing in its curriculum as the other pre-professional "credit" courses. Indeed, I would argue for more place and more standing precisely because national security affairs play so large a role in national life.

On the other hand, it also is true that the ROTC programs contain subject matter in which the officer has not been professionally or academically trained. The Military Services expect the ROTC officer to brush up on such subject matter before presenting it in the classroom. (All teachers have done this from time to time—it is known as being "one step ahead of the class".) However, many academicians in all honesty do not approve of such unacademic behavior, whether it be their own or that of the ROTC officer.

So we have two areas where there is room for improving higher education by bringing off a campus wedding instead of a divorce. One is to improve ROTC by lending it regular faculty members for those parts of the ROTC courses that they are better qualified to teach. And

the other, to improve the regular college courses by borrowing the ROTC staff for classes in which they are uniquely expert.

Almost nothing has been done about the second of these. Military officers come and go as ROTC instructors on most campuses without any effort to take advantage of their presence by borrowing them for some regular college classes which they could enrich.

But a program to upgrade ROTC in line with the first half of the wedding has already grown from an experiment to a going thing. My associates at the National Strategy Information Center and I designed, in January 1968, what has been called the Enrichment Program for the Metropolitan New York Area.

The institutions involved during 1968-69 were: City College of New York, Columbia University, University of Delaware, Fordham University, Manhattan College, Newark College of Engineering, New York University, University of Pennsylvania, Polytechnic Institute of Brooklyn, Pratt Institute, (Continued on page 46)

LIFE IN THE OUTDOORS

Touring By Bus

YOU CAN'T BEAT a jetliner for covering long distances in a hurry, but to really *see* the country—savor its local scenery, history and color—you have to stay on the ground. Driving your own car is the hard way of doing it. The easy way is to take a bus.

The major bus companies now conduct tours to spots that are favorites of sightseers, such as New England with its fall foliage, historic Cape Cod, Pennsylvania Dutch country, Montreal, Niagara Falls, swinging San Francisco, Las Vegas, etc. There's a wide variety of pre-planned trips for all seasons; the choice is yours. The accommodations are tastefully appointed motor coaches with air conditioning, stereo music, tilting airline seats and fully equipped restrooms, plus an escort who describes interesting scenery over an airline-type public address system. Meals and lodgings usually are prearranged. The point of departure of each tour can be reached by long-distance bus or by jetliner. For example, a three-day Washington, D.C. weekend costs \$48 per person, double room, meals not included. Round-trip bus fare from (for example) Los Angeles to Washington is \$151.45; jet coach fare is \$290.

A recent offering by Greyhound is the Carrousel Tour. The western version is one of the most interesting. It consists of a number of "gateway" cities forming a circular route: Calgary (Alberta), Seattle, Portland, San Francisco, Las Vegas and Salt Lake City. If you wish you can jet to any one of these to begin the tour. And you can stay at any other on the loop (or at en-route places such as Vancouver, Monterey, Phoenix, etc.) for as long as you wish, then rejoin the Carrousel tour when you so desire. You can jet back home from any gateway city. A similar but shorter popular Carrousel Tour links Jacksonville (Florida) with Miami and St. Petersburg.

Perhaps the most pretentious is the California Tour from New York City. In 24 days it buses you westward through Wyoming, Utah and Nevada to San Francisco, south to Los Angeles, then back to New York through Arizona, Colorado and Kansas. Overnight stops (three days in Los Angeles, two in San Francisco) are made at 18 top tourist cities, with side excursions to such unique spots as Great Salt Lake, Lake Tahoe, San Francisco's Fisherman's Wharf, Yosemite National Park, Hoover Dam, the Grand Canyon and scores of others. For two people traveling together, the cost is \$651.35 each.

(For further tour information, write:
Greyhound Travel Bureau
and/or

Trailways Tour and Travel Service
Both addresses: Port Authority Terminal
8th Ave. at 41st St.
New York, N.Y. 10036

DON'T throw away those metal flip-tops from pop and beer cans, advises Tom McKievick of Cicero, Ill. On beaches, they cut bare feet. In the wilds, deer and cattle eat them with fatal results. When can is empty, drop the tab into the opening and dispose of both together.

SHOOTING PRESERVE season started August 15, lasts till next spring, with no limit on pheasants you can shoot at a fixed fee per bird. There are 600 spread across the country. For a preserve directory, write: National Shooting Sports Foundation, 1075 Post Road, Riverside, Conn. 06878.

INFLATABLE easy chair, for camp or boat comfort, is made of thick vinyl plastic that looks and feels like leather, has seven separate inflation chambers, and weighs



Inflatable floating easychair from Gloy's.

only four pounds. Deflated, it's 4x8x9 inches; inflated 27x30x31 inches complete with arms. A popular accessory for swimming pools, also. Price: \$14.95 from Gloy's, 10 Lewis St., Greenwich, Conn. 06831.

A STAB from a catfish fin can be painful. An old Indian remedy that really works, reports M. Bowers of Miami, Okla., is to immediately rub the injured spot on the belly of the catfish. We haven't tested this tip, but we'd like some reports from catfishing readers.

TO TRAIN young hunting pups not to chew birds when retrieving them, tie pheasant or quail wings around a pine cone and let the dogs play with it, suggests Bill Ganz of Balte, Md. A hard bite on a pine cone is too painful to be repeated.

NEW 20-gauge semi-automatic shotgun from Ithaca Gun Co., can take all loads without switching recoil springs, including 3-inch magnum shells. Recoil system is self-lubricating and needs no re-oiling. Walnut stock is hand-checked. Available in standard model (\$139.95) and deluxe (\$169.95) with vent rib, game scene etched in gold on receiver, etc.

CARRY A CAN of whole-kernel corn in your tackle box, suggests Tommy Edmonds of Minden, La. When the bluegills are bit-

ing like crazy and your bait is scarce, open the corn. A yellow kernel will be as much in demand as a worm or a lively cricket. The corn can be used as chum, too, to attract a school to your boat.

HOW do you sleep in a sleeping bag . . . in pajamas, underwear, sweater? Nude is best, no matter how cold the weather, reports Henry Josephs of Gardenville, Pa. Clothing makes you perspire, gets damp, then you can never get warm. Leave bag open at the neck so moist air can escape.

TO PREVENT ice forming on your duck decoys in cold weather, rub them with petroleum jelly, suggests R. Miller of Lansing, Mich. Just a slight amount is sufficient and can be easily removed later with absorbent paper.

NEW BOOK for hunters is "The Complete Deer Hunt" by Joe De Falco. In text and illustrations it covers field dressing, butchering and skinning a deer as well as hunting methods. Included are original recipes covering every part of the animal. Price (with free field-dressing kit) is \$4.95 from the Madison Publishing Co., 197 Madison Ave., Franklin Square, N.Y. 10010.

TO HEAT your tent or trailer at night in cold weather, use a clay flower pot, suggests Mrs. Doyle Pickering of Gathenburg, Pa. Heat it in your camp fire or over a stove, then set it on something fireproof where desired. It will continue to radiate heat for hours.

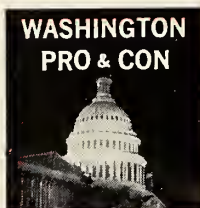
CAMPERS in the remote wilderness should carry a roll of aluminum foil as an aid should they get lost, writes S. E. Bullock of Somerset, N.J. Not only can foil be fashioned into drinking cups and cooking utensils but spread flat on the ground and held down by stones, it will reflect light and be a sure-fire beacon for aerial spotters.

TAKING AN OLD LINE off a fishing reel is easy, reports Rex Campbell of Cainsville, Mo., if you use your record player. Put your spool on the turntable, tie the other end to the reel. Put new line on your reel the same way; just set it in place and reel in, without turning on the player.

TAKE some snap-type wooden clothespins with you on your next camping trip or picnic, recommends Mrs. S.H. Powell of Fort Bragg, Cal. You can use them instead of potholders for moving around hot pans and dishes, also for pinning up reminder notes for your youngsters, holding closed a tent flap, fastening a scarf, clipping small items to creels, etc.

WHEN the big fish aren't taking your favorite plug, try adding a plastic worm to the rear hook, writes Jim Kurka of Fairfield, Iowa. Usually that little extra wriggle will whet their appetites.

If you have a helpful idea for this feature send it in. If we can use it we'll pay you \$5.00. However, we cannot acknowledge, return, or enter into correspondence concerning contributions. Address: Outdoor Editor, The American Legion Magazine, 1345 Avenue of the Americas, New York, N.Y. 10019.



Opposing Views by Congressmen on The Question...

SHOULD THE UNITED STATES

OUR NATIONAL SECURITY requires that we have ready access to a dependable, secure and long-term supply of energy at minimum cost. At present, and for the foreseeable future, the single largest and most important domestic energy source is petroleum. It is essential that our future supply of petroleum be secure. History proves that foreign sources of supply are not.

In the years following WW2, many United States oil interests were appropriated in Iraq, Argentina, Cuba and other countries. And in 1957, when the Suez Canal was nationalized by Egypt, our supply routes were jeopardized. In 1967, during the Arab-Israeli war, there was a cutoff of petroleum supplies to Europe, which resulted in immense damage to the British economy. This year, U.S. oil holdings in Peru were seized.

In 1959, President Eisenhower issued a proclamation which commenced a program to balance the importation of less expensive foreign crude oil with the assurance of a dependable domestic reserve. This proclamation had one main purpose, that of national security. It is my firm opinion that world affairs have not stabilized sufficiently in the decade between 1959 and today, particularly in the oil-rich Middle East, to justify the abandonment of this program which is so essential to our national security.

The economic justification of maintaining a reliable oil import quota system is especially illustrated in my own state of Alaska. Presently, the oil industry is engaged in an incredibly expensive program on the North Slope of Alaska. The 800-mile main pipeline alone will cost almost \$1 billion. The petroleum industry's payroll in my state in 1969 is estimated at \$90 million. When production reaches its capacity in Alaska, more than one-quarter of a billion dollars will be received

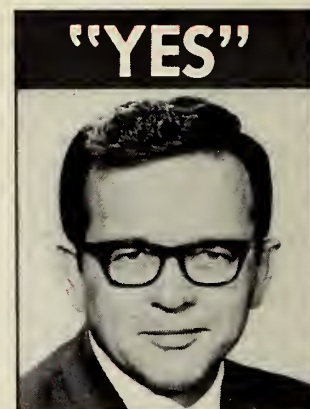
annually by our state in royalty income.

These investments by our domestic oil industry are not unique to Alaska. This industry could not have undertaken such huge investments if the possibility of continuous change in the oil industry were likely. The oil import program and the depletion allowance are the main threads of the economic

fabric of this industry. Without them, the industry must readjust, and, in the end, the consumer will pay if these incentives are altered.

Without the oil import quota, foreign oil production and manipulation of supply will drastically affect our domestic market prices, and, if this occurs, the price of gasoline for your car will go up and up and up.

The maintenance of a stable quota level insures a high level of domestic exploration in production activity on the part of the oil companies in this country, and further insures this nation the capability to meet its needs without dependence on foreign nations.

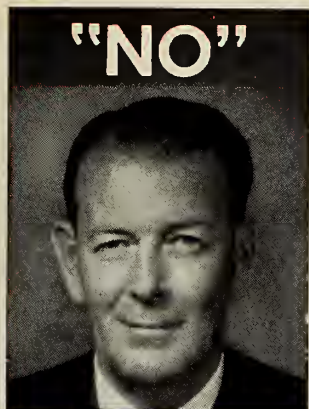


Sen. Ted Stevens
(R-Alaska)

Ted Stevens

If you wish to let your Congressman or one of your Senators know how you feel on this big

RETAIN ITS OIL IMPORT QUOTA SYSTEM?



Sen. Thomas J. McIntyre
(D-N.H.)

In 1959, the oil import control program was created to limit the amount of foreign oil going into the 43 states east of the Rocky Mountains. The remaining states were, and are, permitted to import as much oil as they need.

The purpose is to protect the American oil industry from competition to insure that it always will be capable of producing, refining and distributing enough oil to meet any emergency.

But the program has failed because our economic system functions most efficiently and produces goods at the lowest possible cost only when it is exposed to healthy and vigorous competition.

The present review is the first serious review since it was put into operation in 1959.

Surely such an examination is needed. The program now treats oil from Canada as if it were coming from a possible military enemy. I was happy to learn that the Department of Defense has pointed out this absurdity.

THE OIL IMPORT control program is one of the most expensive, ineffective and wasteful federal programs ever undertaken. President Nixon's special Cabinet committee studying this estimates the cost at \$6.2 billion per year. That amounts to about \$30 per year per citizen going directly into the profits of the rich oil industry.

The present program also has forced the concentration of most of America's oil refining capacity into a small geographic area about the Gulf Coast, where our refineries are sitting ducks for a nuclear attack.

And, ironically, the subsidy features of the oil import control program, when combined with many other special and unique privileges, such as the notorious oil depletion allowance, have resulted in an industry which is remarkably inefficient, in economic terms. Oil is being taken from small, marginal wells at an expense which could not be justified were it not for the combination of tax loopholes and import program subsidies.

The Anti-Trust Division of the Department of Justice also has suggested changes in the program. The Division said of the program "the costs do not appear to be necessary to the attainment of any reasonable national security goal." Further on, commenting on what would happen if the program were eliminated, the report concluded that "the industry would be tougher, healthier and more competitive, better able to provide for our needs at a lower cost; at the same time domestic oil reserves, both known and presently unknown, would be conserved."

It can't be said any better than that.



I have read in The American Legion Magazine for December the arguments in PRO & CON: Should The United States Retain Its Oil Import Quota System?

IN MY OPINION THE OIL IMPORT QUOTA SYSTEM SHOULD BE ☐ SHOULD NOT BE ☐ RETAINED BY THE U.S.

SIGNED _____

ADDRESS _____

TOWN _____ STATE _____

You can address any Representative c/o U.S. House of Representatives, Washington, D.C. 20515; any Senator c/o U.S. Senate, Washington, D.C. 20510.

issue, fill out the "ballot" and mail it to him. →



Interpol's symbol.

INTERPOL...the

A look at a little-known intelligence

By **THOMAS A. HOGE**

IN MANY A cloak-and-dagger movie you may have seen crooks, operating on the night train from Paris to Istanbul, tracked down by self-effacing agents of "the dread Interpol," which "knows no international boundary."

If you thought Interpol was fictional, it isn't. On the other hand, its agents usually don't lurk in Drawing Room C on the night train to Istanbul. More often, they receive and send information from and to local police agencies around the world by high-powered radio from Paris. And its agents, outside of France, aren't really its own. They are part of the local law enforcement setup in each land served. Thus, Interpol's British "Central Bureau" is part of Scotland Yard. What Interpol does is tie the Central Bureaus in each country together in one international police information agency. By this means, when crooks cross international borders, there is continuity of pursuit from a single world nerve center.

In the days before Interpol, the red tape of police tracking across national borders gave all the time advantage to the pursued.

A police inquiry put through Interpol is usually quick and simple. When police in Brussels, for example, want to check out a report that a man they seek is in New Delhi, the Belgian Interpol representative asks the Paris headquarters to check it with India's Interpol representative. This is done in a matter of hours. Before Interpol was set up, Belgian authorities would have had to contact the Indian Embassy in Brussels and ask it

to communicate with its home government. New Delhi authorities then would have had to instruct the Indian police to hold the subject, if found. By the time the request would have gone through, the suspect would have had time to flee India and reach San Francisco by freighter.

Police of various nations became aware nearly 50 years ago that it was hard to try to catch international jewel thieves or dope smugglers unless a global web was set up to ensnare them. In 1923, Interpol was launched by law enforcement agencies of 20 countries, but it was little more than an information swapping center located in Vienna. After Hitler grabbed Austria in 1938, the Nazis took Interpol's records to Berlin, where they were later destroyed by Allied bombers in WW2.

Interpol was reborn in Paris in 1946 when international crime mushroomed

into big business, operating illegal activities ranging from stocking the white slavery marts of the Middle East to smuggling diamonds from the mines of Africa and opium from the poppy farms of Turkey.

The word Interpol is only the cable address of the International Criminal Police Organization, headquartered in Paris. It is a shadowy organization that never makes an arrest. But it is the world's most far-reaching weapon against international crime and it can bring down the most elusive, jet-borne international crook, thousands of miles and many jurisdictions removed from the scene of his crime.

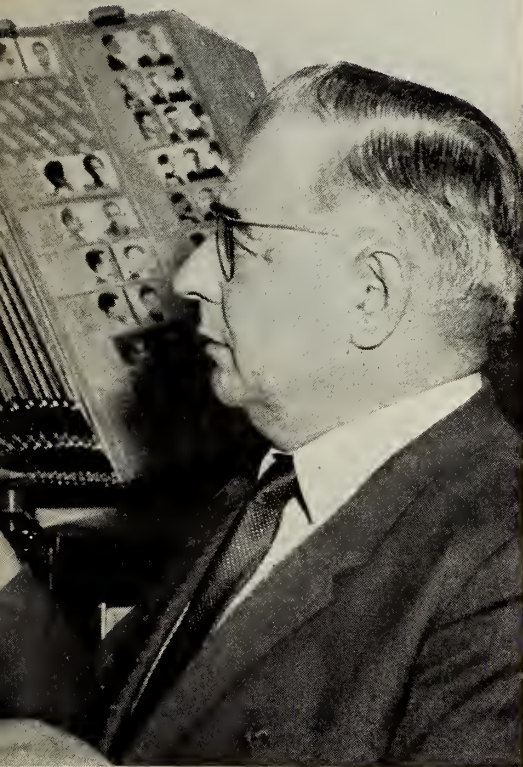
In an eight-story headquarters in the secluded Parisian suburb of Saint-Cloud, a staff of about 100 persons, including some of the world's ablest detectives, operates a vast electronic brain that absorbs and catalogues information from



At Interpol's headquarters in Paris suburb of St.-Cloud, an inspector views some of thousands

Worldwide Police Network

organization and the role it plays in fighting international crime.



of photos of international criminals on file.

police of 101 member nations. The files at Interpol headquarters include more than 930,000 identity cards, giving the names of criminals both alphabetically and phonetically to avoid language confusion for Interpol's members around the world. There are 100,000 fingerprints and thousands of photos of wanted persons on file. For those on the most wanted list, there is data on facial characteristics and head and body measurements. There are card indexes that give the names of ships on which narcotics have been seized, registration numbers of stolen automobiles, records on phony passports, details of unrecovered stolen property and other data that may some day bring a criminal to justice.

The data received from each member is relayed to the nations belonging to Interpol by Telex, Teletype and a string of 35 radio stations located in Paris, London, Tel Aviv, Stockholm, Buenos Aires

and other big cities. More than 118,000 messages on criminals and illegal operations were sent to members last year.

In the United States, the Central Bureau, or "Interpol Washington," is in the Treasury Department, which includes the Secret Service and the Bureau of Customs. At its head is Kenneth S. Giannoules, a 33-year-old Secret Service agent. By August this year it had supplied data on criminals to 62-member countries. It had passed on "wanted" requests from abroad to local police departments, sheriffs and state police agencies all over the country and it had sent abroad "wanted" requests of their own. It helped nab a seven-member gang which, in two months, had passed close to \$1 million in counterfeit bank payment orders in Central and South America and in Europe. Seized documents revealed that the gang planned to pass \$10 million more around the world within the year.

The constant stream of information that is transmitted by radio from Paris to member nations pays off in a big way. A few years ago, crime analyst Frederic Sondern, Jr., traced each step taken by Interpol to track down a courtly indi-

vidual using the name David Walton, who took off from New York's Kennedy Airport to embark upon an ambitious campaign of selling nonexistent merchandise to importers on three continents.

The case is a routine example of Interpol's information web and instant detective work over several continents.

Walton's route took him to London; Paris; Wiesbaden, Germany; Tel Aviv, and Beirut, Lebanon and from time to time his identity changed from the American Walton to Dubois of Belgium and to Rojas of Argentina. In short order he took money from more than a dozen merchants for products ranging from crude rubber to machine tools and went on to Bombay for further deals.

Protests from the fleeced merchants began flooding police headquarters in Europe, the Middle East and Asia, and the communications lines to Interpol were soon humming. Checking their master file, a 20-foot-long rotary card index, the detectives at Saint-Cloud soon concluded that Walton, Dubois and Rojas were the same man. His photo and fingerprints were lacking, but an officer in the identification section re-



Staff and headquarters at St.-Cloud. Note high-powered radio transmitting towers.

CONTINUED Interpol...the Worldwide Police Network

membered that Walton's old-world mannerisms and the quaint pince-nez spectacles he wore were similar to those of a swindler who had come to the attention of Interpol once before.

A second check in the files revealed that Walton might be a Hungarian named Vezy. A call to Washington disclosed that Vezy had emigrated to the United States, been naturalized and changed his name to Walton. Armed with Vezy's fingerprints, Interpol headquarters flashed out an IPCQ (Interpol Paris to all National Bureaus) with the description of the man and his prints. Indian police who received the general alert staked out a watch at their airports. When Walton alighted in Bombay, the law was waiting to nab him.

Millions of facts on crimes and criminals are sent to Interpol each year from members. These are culled over and filed. Crimes are classified in three main groups:

- Murder, assault, burglary, theft, pickpocketing, confidence tricks.
- Theft by fraud, offenses connected with banks, smuggling and document forgery.
- Drugs, currency counterfeiting, prostitution or white slavery.

When a big case breaks, a dozen countries may be involved, and Interpol headquarters sends out information to the central bureaus in each country. The tracking of the criminal and the arrest is made by agents of these bureaus who are representatives of Interpol but not on its headquarters' staff.

There was a long-standing myth that Interpol agents prowled from country to country tracking down enemy spies, but it is too preoccupied with international crime to get into this field. In fact, a prime rule specifies that "In an affair involving politics, religion or race, Interpol is deaf and dumb."

Interpol is interested only in three kinds of crooks:

- Those who operate in more than one country, crossing national frontiers to commit their crimes; such as smugglers.
- Those who do not travel necessarily, but whose crimes affect another country; such as forgers of bank notes.
- Those who commit a crime in one country, then flee to another one to evade the law.

Many international criminals are lone con men, counterfeiters and swindlers whose names are known to police around the world and who depend on a bewildering array of false names to stay in business. The big operators—the smugglers—usually work through "carriers," self-effacing individuals armed with a dozen

passports who shuttle across borders carrying contraband concealed in their luggage, hidden in false shoe bottoms or even sewed beneath their skin. Some merchant seamen who travel from port to port are also recruited, being naturals for this kind of work.

For example, not long ago a French seaman was arrested in Montreal with 12 kilos of heroin [about 26 pounds] in his possession. A check with Interpol linked him with two veteran dope smugglers who had gone underground. Word was flashed over the network and 11 months later the two ringleaders surfaced in Cuba, where they had been jailed for refusing to pay a hotel bill. Cuban authorities turned the pair over to the United States and U.S. Narcotics agents expelled them to France. When the boat docked, French police armed with warrants were waiting to arrest them. This cooperative action by Cuba occurred before Fidel Castro seized power in 1959.

When contacting its bureaus, Interpol headquarters sends three kinds of messages, graded according to urgency:

- Red Alert—the top priority signal,

A Red Alert case involved a fast-moving Belgian swindler known as Louis Smyth. Swiss police reported that Smyth was wanted for a \$70,000 swindle. Interpol checked its files and found he was a well-known swindler wanted in his native country under another name for



At Interpol's Washington office an inspector checks out counterfeit foreign currency.



Microfilm section in Washington is part of Interpol's international crime library.

usually calls for the immediate arrest and extradition of the person involved.

- Blue Circulation—seeks information about a suspect, giving his name, aliases, his prior convictions and pertinent details about his family and associates.
- Green Circulation—the lowest priority, merely warns that an individual is under suspicion and should be watched closely.

writing bad checks, falsification and jail breaking. Interpol gave the request top priority. The wanted man was arrested in the sea resort of Aix-Les-Bains, France, and extradited to Switzerland, where he was tried and imprisoned. When Smyth was released three years later, Interpol kept track of him. He popped up in Amsterdam six months later and, following a \$30,000 diamond heist, dropped out of sight. The Dutch police sought his whereabouts and



One of the 21 radio stations that relay data to the 101 Interpol member nations.

turned to Interpol for help. Interpol sent out another Red Alert, and a short time later the elusive Smyth was picked up by Italian authorities in Pisa.

It has been estimated that today there are up to 10,000 first-class international criminals and up to 5 million inexpert crooks. Interpol keeps track of the top men and their principal aides by name, fingerprint record, type of crime and by a method of identification known as the "spoken likeness."

For years criminals managed to cover up their tracks by clever disguises and through plastic surgery that changed their appearance completely. Then in the 1940's, a scholarly police officer named Louis Beaulieu worked out for Interpol a virtually foolproof method of identification. He divided the human profile into six zones and subdivided each into eight types according to facial characteristics, such as jutting or receding chin, sloping forehead, the tilt of the nose, etc. Beaulieu reasoned that a criminal could dye his hair, change the color of his eyes with contact lenses or bob his nose—but he could not alter the entire outline of his face.

The test came when police in Algiers sent Interpol photos of a dark-skinned young man with a snub nose and shaven head and asked for identification. Beaulieu analyzed the profile, set down the formula of zones and characteristics by numbers and went to his files. He soon came up with a set of numbers that cor-

responded closely with the Algiers suspect. But the accompanying file showed photos of a bushy-haired, mustached man with a pointed nose. It also carried a dossier showing the long-haired man had a record as a thief and swindler. Getting skeptical looks from his superiors, Beaulieu showed that the suspect's fingerprints matched those of the bushy-haired thief. The Beaulieu method was officially installed.

International criminals are attracted to certain areas of the world. They gravitate to Europe with its many handy borders and the helpful confusion of conflicting national laws. South America's mountainous regions and winding coastline have a strong appeal. So do the bustling ports of the United States, where it is easy to be inconspicuous. Crooks also are lured by the teeming cities of Asia where police are often too preoccupied with the problem of political refugees funneling across their borders to worry about some smuggler on the lam.

Experienced crooks make use of the fact that what is criminal in one country is often legal in another. In the United States, anyone engaged in narcotics traffic is subject to stiff penalties and long imprisonment. But in Turkey and many Asian countries, law abiding farmers grow poppies under government license to produce opium.

A wide range of laws also applies to gold smuggling, a favorite criminal ac-

tivity of the international underworld. The maximum penalty for smuggling bullion into Pakistan is death, while Swiss authorities welcome all gold, with few questions asked. Gold smuggling has become so serious a problem that officials of many airlines attend the annual Interpol conferences seeking guidance. Planes are a favorite carrier for gold smugglers. In Burma, one gang hijacked an airliner carrying gold bullion. They brought it off by booking all the seats on the plane.

Some years ago, Interpol broke up an international ring that was using the French military mail service to smuggle gold out of France to the Far East. The ingots were shipped in packages ostensibly from devoted wives sending cigarettes and candy to French army officers then stationed in Indochina. The smugglers pinpointed the contraband packages by using a coded set of initials presumably from the senders. They were purposely mailed with insufficient postage to bring them to the attention of postal clerks in Saigon who were in on the scheme. Everything worked beautifully until a couple of packages were spotted by a clerk who was not a member of the ring. He dutifully sent them back to France for the needed postage, but authorities at the other end discovered that the return addresses were non-existent and opened up the packages. Finding the ingots, they turned the case over to Interpol to help round up the ringleaders. But before the ring was smashed, it is estimated that two tons of gold were smuggled out in this way at a huge profit.

The smuggling of diamonds has been a multi-million dollar bonanza for the underworld. The traffic was long controlled by several well-organized gangs who bought stolen diamonds from natives in Africa, smuggled them to Brussels or Amsterdam for cutting, then sent the finished gems to outlets in London, Paris and New York. The entire operation took only a few weeks.

Interpol's experts on smuggling pieced together information from police of various countries, dug into their own voluminous files and finally came up with the identities of about 40 ringleaders in the vast operation. Then Interpol began to close in on one gang led by a European airline pilot. A member of this group bought stolen diamonds from a British colony in Africa and flew them to the International Zone of Tangier, then the world's greatest black market center where gems could be taken in and out without duty or any other formality.

The shipment would be picked up by the gang's top courier, an Austrian traveling salesman using the name Gruber, who would then fly it to Paris. But at this point Interpol investigators ran into a blank wall. Gruber was searched each time he reached the French capital, but

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no stones were found in his possession.

Finally, the investigators noticed that when Gruber changed planes at Zurich, Switzerland, for Paris, another international salesman named Duclos, traveling under a Belgian passport, would arrive from Milan or some other point and change planes at the same time. Alerted agents noted that Gruber and Duclos carried identical briefcases and exchanged them as they stopped for a chat before the Belgian salesman caught the flight to Brussels. Yet customs men in the Belgian capital didn't find the diamonds in Duclos' satchel. Interpol agents continued tracking both men without arousing their suspicions. As they expected, the stolen gems finally were passed on to the airline captain on their suspect list, who hid them in the false bottom of his suitcase. The airman had been passing through the tight U.S. customs control with only a cursory inspection, but this time he was seized with several hundred thousand dollars worth of diamonds in his possession. The rest of the gang was quickly rounded up and within a few months they were behind bars.

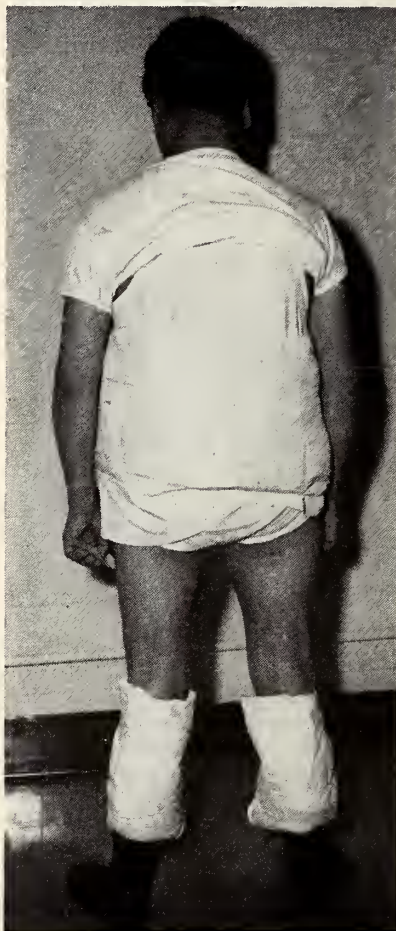
Among the problems Interpol has to contend with are outdated laws that encourage crimes in some countries. Heavy duties imposed by Brazil on many essential products it does not manufacture have inspired criminals to use the long Brazilian coastline to smuggle in autos, U.S. cigarettes, nylons and whiskey. An American car, sent to Rio part by part and reassembled in some hideaway, may bring \$12,000 or more on the Brazilian black market.

Profit, of course, is the primary incentive for all crooks, and if the returns are big enough they will take almost any risk, conceiving plans that are often brilliant.

The drug traffic is one in which the dealers make huge profits and can afford to pay their agents well. North America is the No. 1 target of drug peddlers and it is estimated that close to half a billion dollars a year is spent in the United States by addicts of all ages, including thousands of teen-agers. The heroin they buy in New York streets for about a dollar a grain may well have begun its journey in an Asian poppy field where it was processed into opium, carried through the mountains of northern Thailand, slipped by tins aboard a motorized junk in Bangkok and transshipped from there to some secret storing place near the Mediterranean.

The markup on heroin is very high. After the resin of the poppy is collected, it is smuggled out and sold for about 60 dollars a pound. Processed by underworld chemists, it is turned into mor-

phine for a tenfold profit and finally into heroin in which form the tab jumps to around \$2,000 a pound. Then "pushers" cut the "junk" to about four to one with bicarbonate of soda and kitchen salt, boosting the profit still higher.



Interpol's action caught this heroin smuggler (note packs taped to back and legs) as he landed in New York.

Since drug rings and their agents make so much money, it is difficult for police to turn up an informer, and the addict who pays the final bill usually keeps his mouth shut for fear of cutting off his source of supply. Addicts are the world's easiest customers. They are not fussy about what they get as long as it gives

them a "lift" and they rarely haggle over price lest they lose their "connection."

Interpol field agents, those employed by the central bureaus, have run across many ruses in opium smuggling. In the Middle East, the stuff is often packed in small metal canisters and forced down the throats of camels. On arrival at their destination, the camels are given a purgative. If that fails, the beasts are killed. In the Far East, opium is hidden in the skins of snakes made to look alive to fool customs officials. As it nears the Western world, the narcotic is hidden in false drawers in cupboards, in book bindings, bicycle tire tubes, children's toys, toothpaste and sometimes beneath a woman's girdle or brassiere.

It was through the aid of Interpol that U.S. Narcotics agents finally were able to close in on Irving Wexler, better known as Waxey Gordon, king of the U.S. dope traffic over 30 years ago. They traced the source of Gordon's supply to a point thousands of miles away and followed it step by step to the United States. Gordon drew a 25-year-to-life sentence as a result of the evidence amassed by Interpol and its agencies.

Another sordid enterprise of the international underworld is white slavery, but the hook must be baited more cleverly today since the level of female sophistication and wariness has increased considerably. International prostitution still exists, but with a new switch. Girls from the farms and factories of Europe who have aspirations to sing or dance are recruited in Western capitals for nightclub jobs in the Middle East. They are actually given some training in voice and dance routines, then shipped off to cabarets in Beirut, Lebanon; Syria, or other play spots where oil-rich Arabs relax. The girls may be called upon to entertain the patrons, but they soon find out that their real job is to drink with customers and spend the night with them. Interpol has succeeded in locating a number of young girls who have fallen into the hands of white slavers, but it is difficult

(Continued on page 54)



Cans of "vegetables" actually contained hashish brought into N.Y. from Mideast.



X-ray view of heroin in can. Dark spots are metal slugs that add to can's weight.

THE BULGE...25 years later



U.S. First Division monument near St. Vith, where an American command made up of parts of various units wrecked Hitler's timetable.



"Stock Americain" store in Vielsalm which sells battlefield relics 25 years later.

By **GEORGE BUSH**



U.S. tank 3081532 permanently enshrined in Bastogne as part of the McAuliffe monument, named for the commander of the U.S. 101st Airborne Division that held Bastogne.



"Nuts Museum" established by the town of Bastogne to display battlefield relics to a constant stream of tourists.

TODAY YOU MIGHT be able to get a walkie-talkie left over from the Battle of the Bulge (25 years ago this December) for about \$32 at the Stock Americain store in Vielsalm, Belgium. For about \$2 you might get a 105 shellcase. After WW2, one M. Lassine started selling the scrap metal remains of tanks, artillery pieces and other heavy equipment strewn over nearly 2,000 square miles of the Ardennes. Salvageable metals became scarce, but the tourist demand for battle relics induced his son to continue the business as a souvenir store. The Ardennes towns have rebuilt themselves long since, but Bastogne has its McAuliffe monument (including the tank shown) and its "Nuts Museum" named for Gen. Anthony McAuliffe's answer of "Nuts!" to a Nazi surrender demand. There's even a "Nuts" campground near Bastogne. The road from Bastogne to Houffalize is lined with U.S. tank turrets embedded in stone. Houffalize, a recreation center, has a German tank on display. Signs noting battle events are numerous. Scrap metal that may never be reclaimed abounds from St. Vith north to Monschau in the form of Westwall "dragon teeth." Visitors to the Ardennes—and there are many of them—cannot escape knowing after 25 years that a great battle was fought there.

THE END

NEWSLETTER

A DIGEST OF EVENTS WHICH
ARE OF PERSONAL INTEREST TO YOU

DECEMBER 1969

PRESIDENT SIGNS NEW DEPENDENCY AND INDEMNITY LEGISLATION FOR WIDOWS:

The President has signed legislation to increase the rates of dependency and indemnity compensation for widows and children of veterans . . . When signed the bill will--among other things--discontinue the present formula of basing DIC rates on a minimum payment plus 12% of the deceased serviceman's basic pay and substitute a set amount for all ranks which will not automatically be raised each time active duty pay is increased . . . Monthly rates will range from \$167 for an E-1 pay grade up to \$426 for an O-10 . . . A widow with children of the deceased veteran up to age 18 will be entitled to \$20 per month for each child.

LEGION PRESENTS TESTIMONY TO CONGRESS ON PORNOGRAPHY AND NARCOTICS:

Legion Child Welfare Division testimony was presented to Congressional committees in recent weeks on two headline-making issues: (1) obscenity and pornography and (2) narcotics and dangerous drugs . . . The Legion gave a subcommittee of the House Judiciary Committee its position on the dissemination of obscene and pornographic materials and suggested that Congress is the logical body to develop guidelines and definitions that will be acceptable to the country on what is obscene and/or pornographic . . . The Legion cited three ways in which it has attempted to fight the problem: 1. Recommended to members and the public that they inform the U.S. Post Office upon receipt of unsolicited offensive and objectionable material they no longer wish to receive such material through the mails; 2. Give strong support to law enforcement officials and testify in cases in which they have first-hand knowledge; 3. Broadcast copies of the N.Y. State Penal Law #484-h which has been declared constitutional by the U.S. Supreme Court (as a guideline).

Before a subcommittee of the Senate Committee on the Judiciary, the Legion called for a strong program of education to help reduce the alarming rise in the unsupervised use

of drugs and narcotics . . . Noting that enforcement was not the sole answer, the Legion called attention to two Senate bills under consideration, S.1895 and S.2637, noted that the educational and research functions would be assigned to the Department of Justice, and strongly suggested these features more properly be placed with the Dep't of Health, Education and Welfare where education, medical and scientific work is already being done . . . Also urged was a new omnibus bill to control drugs and narcotics.

VA MORTGAGE BACKING TO STAY AT 7½ % RATE UNTIL END OF 1969:

In October, President Nixon signed PL91-78 to extend for 90 days the rate of 7-1/2% interest on VA insured home loans . . . The program would have expired Oct. 1 and maximum interest would have reverted to 6%, virtually drying up mortgage funds completely, had he not done so . . . It's even now almost impossible to find lenders willing to loan \$\$\$\$ at 7-1/2% . . . The bill was signed as a stopgap measure pending possible passage of other bills that would extend to April 1, 1970, the authorization that would allow mortgage funds to find their natural level or stretch out for two years the VA's authority to set interest rates at going market levels.

LEGION COMMEMORATIVE BOTTLE

The American Legion's 50th Anniversary Commemorative Bottle--commissioned by the Legion's 50th Anniversary Committee--is receiving wide acceptance, reports producer of the bottle, the J. W. Dant Co., a division of Schenley Industries . . . Dant adds that it is well-prepared to meet an anticipated heavy holiday demand, and that every person sending in a coupon reserving a bottle is guaranteed one at a price approximating \$10 per bottle, varying slightly above or below that level depending on the tax structures in the states in which it is purchased . . . Contact your Legion post or local liquor dealer for information.

DECEMBER, 1969

Legion's Exec Committee Holds Annual Fall Meeting

Leaders recommend Legion draft study to President (oppose volunteer army, ask 19-yr-olds be taken first under lottery system); condemn student anarchists; ask monument to astronauts.

The American Legion's National Executive Committee has recommended to the President and concerned government bodies the results of a draft study made by its Select Committee on Manpower, has called for revocation of scholastic aid to convicted student anarchists, and urged erection of a national monument to the Apollo 11 astronauts.

The above were only a few of the mandates adopted by the Legion's top policy body at its regular fall meeting in Nat'l Hq, Indianapolis, Ind., Oct. 8-9. They also received reports from regular and special national commissions and committees and confirmed appointments of chairmen and members of national Legion policy bodies. A digest of resolutions and a list of national commission appointments and changes follows this report.

Presided over by Nat'l Cmdr J. Milton Patrick (Okla.), the Committee solidly backed the conclusions reached by the

Legion's Select Committee on Manpower and recommended them to President Nixon and administration officials.

Created at the Legion's March 1969 Washington Conference, this committee was to (1) investigate alleged inequities in the Selective Service System and make recommendations for their correction (2) study all proposals for an All-Volunteer Armed Force and make a report on the feasibility of instituting such plans for the defense of this nation and (3) study and make recommendations on all manpower needs of this nation as they may relate to national security and defense.

Here are the special committee's recommendations: (a) Selective service laws and the Selective Service System are vital to the nation and should be continued in operation subject to minor variations by law or executive order; (b) that the present order of induction should be revised so that the youngest

men beginning at age 19 will be taken first; (c) to eliminate present uncertainties, institute a lottery for Class 1-A's after deferments shall have been determined; (d) continue undergraduate deferments for students making normal progress toward a degree; (e) graduate deferments should only be granted in critical areas essential to national security; (f) occupational deferments should be continued in employment, apprenticeship and training essential to national security; (g) that standards governing conscientious objector status be returned to those provided in the 1940 act; and (h) that an All-Volunteer Armed Force is not feasible, would be a serious drain on the economics of our country, is not desirable, and would have a detrimental effect upon the Reserve Components and the Reserve Officers Training Corps.

Members of the Select Committee were: Emmett G. Lenihan, Chmn; John S. Gleason, Jr.; William E. Galbraith; Raymond F. Hufft; Francis P. Kane; Hugh W. Overton and Granville S. Ridley.

The Legion's mandate, preceded by only a few days the announcement that Gen. Lewis B. Hershey, Selective Service head, would step out of office in February 1970.

The recommendations were further bolstered by another Executive Committee resolution opposing any legislation that would abolish the draft and estab-

National Commander's Banquet to the Executive Committee



National Commander Patrick addresses National Executive Committee Banquet.

At his Banquet to the Executive Committee, held the evening of Oct. 8 at the Indianapolis Athletic Club, Nat'l Cmdr Patrick told the audience about the military and diplomatic briefing tour he made in Southeast Asia during September. (*A report on this was carried in the News Section of the November issue.*)

Referring to the stalemated Vietnam Peace talks being held in Paris, Cmdr Patrick noted that "in the light of the enemy's failure to reciprocate, we believe the time has come to re-evaluate the situation." He added: "The next move should be up to the enemy. If he wants peace, the next concession should be his. The cry of 'not enough,' by those who would settle for peace at any price, is a bit sickening when it is considered that the enemy has given nothing. Let those who feel it is 'not enough,' direct their tirades against those who have given nothing to the cause of peace."

lish a volunteer armed forces system.

The Committee sharply condemned campus disorders noting that these "unlawful actions and unilateral concessions (by educational governing bodies) are demoralizing, undermining and destroying the principles and the very foundation of our nation . . ." The Committee called for enforcement of law and order and an end to the "costly farces that are endangering our national rights and well-being . . ." They asked that government financial aid being received by convicted student anarchists be revoked.

Calling for the erection of a national monument in Washington, D.C., to the Apollo 11 moonmen to commemorate man's first landing and return from another celestial body, the Committee suggested that the American public be given an opportunity to contribute to the cost of the monument so as to participate more fully in this tribute to the astronauts.

With the Hurricane Camille disaster vivid in their minds, Committeemen urged legislation to amend PL91-79 and PL89-339 so that Small Business Administration loans issued to victims of Hurricanes Camille and Betsy (1965) would be forgiven. Many Louisiana and Mississippi veterans and other citizens were twice victimized by the disasters.

The Legion's Disaster Relief Fund, which went into action almost immediately, had climbed to nearly \$75,000 at the time of this writing. Albert V. LaBiche (La.) named chairman of the special committee to administer the funds, announced that Legion district commanders in the stricken areas of Mississippi, Louisiana, Alabama and Virginia would be asked to inspect damage done to Legion post homes in their areas and report back to the Relief Fund Committee. First priority use of the fund would go to aid in repairing or rebuilding those post homes. Balance of the funds would go to help worthwhile civic projects resume pre-hurricane functions. In this way the Legion hoped to continue its historic function of serving community, state and nation.

On the housekeeping side, the Executive Committee authorized renegotiation of the Legion's lease from the State of Indiana of the National Headquarters building at Indianapolis and, following that, installation of an air conditioning system in that building.

One resolution, which called for support of a proposal to amend the Federal Communications Act of 1934 to insure that no system of pay-television be established unless instituted, authorized and controlled by the U.S. Congress was tabled.

The National Convention schedule

now lists the following tentative awards: Portland, Ore., Aug. 28-Sept. 3, 1970; Houston, Tex., Aug. 27-Sept. 2, 1971; Chicago, Ill., Aug. 18-24, 1972; Los Angeles, Calif., Aug. 24-30, 1973, and Miami Beach, Fla., Aug. 16-22, 1974.

The Legion's Midwinter Washington Conference will be held March 2-6, 1970, in Washington, D.C. In addition to the regular business conducted at these sessions, Legion leaders will visit the White House to witness the presentation of the Legion's Distinguished Service Medal to President Nixon. The medal, awarded at the May 1969, Nat'l Executive Committee meeting, was not presented at the Atlanta Nat'l Convention because the President was unable to attend.

Following this, the delegates are scheduled to visit Arlington National Cemetery, view the plaque placed there describing the Legion's Gift to the Nation (a permanent lighting system at the Tomb of the Unknowns), and watch the lights come up at dusk.

The Nat'l Executive Committee will have its spring, 1970 meetings at Nat'l Hq on May 6-7. National commissions and committees will meet May 4-5.

National Commission Changes

The National Executive Committee appointed members and chairmen to fill vacancies on 1969-70 national policy bodies. Following is a list of the national chairmen whose appointments were approved. COMMISSIONS are in capital letters with committees and other divisions of commissions printed in *italics*.

AMERICANISM: Daniel J. O'Connor, N.Y.; *Counter-Subversive Activities*, J. E. Martie, Nev.; *Americanism Council*, Albert H. Woessner, N.Y.

CHILD WELFARE: Earl D. Franklin, Jr., Colo.; *New England Area*, Michael G. DiLorenzo, R.I.; *Middle Atlantic Area*, Arnold G. Frazier, N.Y.; *Southern Area*, Cameron L. King, Ky.; *Midwestern Area*, Ray A. Griffin, Neb.; *Western Area*, Lynn W. McLouth, Mont.

CONVENTION: James V. Demarest, N.Y.; *Contests Supervisory*, Deming Smith, S.D.; *Distinguished Guests*, A. L. Starshak, Ill.

ECONOMIC: Clarence S. Campbell, Vt.; *Employment*, Walter M. Rapp, Okla.; *Veterans' Preference*, A. B. Fennell, S.C.

FINANCE: Churchill T. Williams, Iowa; *Life Insurance & Trust*, Albert V. LaBiche, La.; *Emblem*, Julius Levy, Pa.; *Overseas Graves Decoration Trust*, Nat'l Cmdr J. Milton Patrick, Okla.

FOREIGN RELATIONS: Thomas E. Whelan, N.D.; *Foreign Relations Council*, Marvin W. Roth, Wis.

INTERNAL AFFAIRS: Donald J. Smith, Mich.; *Constitution & By-Laws*, Alfonso F. Wells, Ill.; *Membership & Post Activities*, William F. Gormley, Pa.; *Resolutions Assignment*, C. W. Griffith, S.C.; *Trophies, Awards & Ceremonials*, John C. Mann, Pa.

LEGISLATIVE: Clarence C. Horton, Ala.

NATIONAL SECURITY: Emmett G. Lenihan, Wash.; *Aeronautics & Space*, Roscoe Turner, Ind.; *Civil Defense*, Stacey A. Garner, Tenn.; *Law & Order*, Paul S. Kinsey, Ohio; *Merchant Marine*, James M. Wagonseller, Ohio; *Military Affairs*, Francis P. Kane, Ill.; *Naval Affairs*, John J. Wrenn, Mass.; *National Security Council*, Granville S. Ridley, Tenn.

PUBLICATIONS: James E. Powers, Ga.

PUBLIC RELATIONS: C. D. DeLoach, D.C.

REHABILITATION: W. F. Lenker, S.D.; *Area A*, Thomas W. Byers, Conn.; *Area B*, Garland D. Bloodsworth, Del.; *Area C*, Vollie L. McCollum, Tenn.; *Area D*, Albert J. Sommer, Neb.; *Area E*, Garland H. Woods, Ariz.; *National Cemetery*, Carl L. Lundgren, Minn.

Reorganization Committee: L. O. Bickel, W. Va.

Digest of Resolutions

Here is a digest of resolutions adopted at the fall, 1969 meeting of the Legion's National Executive Committee. Identifying numbers follow in parentheses.

- Calls for revocation of government financial aid or scholarship to any student convicted of any action to destroy, advocate destruction of our government through illegal means or who is convicted of participation in unlawful actions depriving other students of lawful rights. (16)
- Calls for national monument to the astronauts of Apollo 11, marking man's first landing and return from the moon and suggests public participation in fund-raising. (4)
- Asks legislation to provide forgiveness of outstanding Small Business Administration loans which provided assistance to victims of Hurricane Betsy (1965) and Hurricane Camille (1969). (10)
- Recommends to the federal government the conclusions reached on the draft by the Legion's Select Committee on Manpower. (6)
- Opposes legislation that would abolish the draft and establish a volunteer armed forces. (7)
- Urges Congress to denounce false confessions (USS Pueblo Affair) and take appropriate measures to insure that such an act does not recur to damage national integrity. (14)
- Calls for support at all levels of the Legion for government and civic efforts toward winning the battle against air, land and water pollution. (28)
- Asks that S. 2838 and H.R. 13472, or any similar legislation proposing the establishment of a comprehensive manpower development program to assist persons in overcoming obstacles to suitable employment, be amended to provide preference for war veterans. (13)
- Amends the Legion's Uniform Code of Procedure for the organization of National Conventions so that "any proposed amendment to the Constitution and By-Laws of The American Legion shall first receive an affirmative vote of the Convention Committee on Constitutional Amendments of at least two-thirds of the votes cast by that committee, in order for that committee to adopt any such proposed constitutional amendment." (24)
- Increases Legion Life Insurance Plan benefits by 15% for 1970. (25)
- Asks review of U. S. Labor Dep't training and employment programs so that returning veterans

can qualify without regard to poverty provisions of said programs. (20)

- Calls for legislation to liberalize annual income reporting requirements of veterans, widows and dependent parents age 72 or older. (21)
- Condemns Fidel Castro, the late Che Guevara and their supporters and any book, writing or film depicting them as freedom fighters. (17)
- Supports legislation to exempt pay of enlisted men and officers from federal taxation up to \$500 a month while serving in Korea. (15)
- Asks colleges and universities to make special provisions in admission policies for Vietnam veterans. (12)
- Asks legislation to provide VA drugs and medicines for veterans receiving increased compensation and pension by reason of being housebound. (23)
- Asks amendment to law so that servicemen and women may be eligible upon application to receive retirement pay on or after reaching age 55 instead of the present age 60. (5)
- Supports legislation to extend patent privileges to all persons who served in U.S. armed forces since WW2. (8)
- Calls for adjustment of inequities in U.S. armed forces retirement program. (9)
- Urges the U.S. Post Office to include the message "Display Your Flag," on sheets of stamps that portray the flag on the regular six-cent issue. (11)
- Authorizes Employer of the Year Awards For Hiring Veterans. (19)
- American Legion Baseball rules changes. (18)
- Rules for 1970 Nat'l Convention Contests. (26)
- Recommends a Nat'l Membership Workshop be held at Nat'l Hq, Aug. 1970. (1)
- Authorizes temporary charter for Dwight D. Eisenhower Post 13, Augsburg, Germany, Dep't of France. (2)
- Authorizes renegotiation of lease of National Headquarters Building at Indianapolis, Ind., with State of Indiana and authorizes installation of an air conditioning system in that building. (29)

Boys' State Confab

Ninety-eight representatives of The American Legion's Boys' State program, from 41 Departments, gathered in Indianapolis on Oct. 4-5 for the 34th annual Boys' State Conference. Purpose of the two-day meeting was to give Boys' States' directors an opportunity to exchange views and information for the mutual improvement of the operation of Boys' States.

Charles F. Hamilton, Missouri's Boys' State Director, was Chairman of the Conference. In his opening remarks, he noted that in 1969, there were 28,797 boys enrolled in the program—Ohio's enrollment of 1,360 was the highest—and that total national operating costs for the year were more than \$1,300,000.

There are Boys' State programs in 50 Departments in the U.S., including the District of Columbia. Hawaii, the only state without a program, expects to inaugurate one in 1970. There are some 350 directors, chairmen and members who staff the programs on a year-round basis, and most of them are volunteers. This figure zooms sharply during Boys' State weeks, when additional personnel are brought in.

Guest speakers at the Conference included representatives from the Naval Academy, Annapolis, the Military Academy, West Point and the U.S. Air Force Academy, Colorado Springs. Each officer called attention to his Academy's willingness and desire to cooperate with Boys' States and stressed the excellent potential Boys' Staters offered as nominees and students for the academies. (At

West Point, for example, former Boys' Staters make up 30-31% of its 1971 Class; at Annapolis, they make up 18% of its '71 Class; at the Air Force Academy, nearly 20%.)

Other speakers included: Nat'l Americanism Commission Chairman Daniel J. O'Connor (N.Y.), and Boys' Nation President Gregory Gray, of Gary, Ind.

Firing Line

At the Legion's recent National Convention in Atlanta, Ga., *Firing Line*, the monthly newsletter published by the Americanism Division, received the coveted Vigilant Patriot Award from the All-American Conference to Combat Communism.

Firing Line each month carries pertinent articles concerning subversive influences in the United States. For example, it was one of the first publications to cover in depth the background and activities of the Students for a Democratic Society (SDS) when it focussed its attention on that organization back in May, 1965. Its March, 1969 issue was devoted entirely to a recap of SDS activities previously reported in *Firing Line*.

In 1963, *Firing Line's* circulation was only 1,000 copies. Today, it circulates 14,000 copies covering information on topics ranging from the Communist Party to questionable organizations now operating on the nation's colleges and university campuses.

An informed Legion post is a better Legion post. One of the ways Legionnaires can get condensed factual information about subversive influences is through a subscription to *Firing Line*. The cost is nominal: \$3.00 per year for

a single subscription and \$1.00 per subscription in bulk orders of 20 or more copies mailed to the same address. Use the coupon on this page for your post.

Post Welcomes Viet Vets Home



Illinois governor welcomes Viet Vets.

Quincy, Ill., Post 37 welcomed home the 200 men of the 126th Service and Supply Co. with a hometown salute that included addresses by Gov. Richard B. Ogilvie, Rep. Paul Findley, and Lt. Col. J. B. Cole, commander of the 232nd Service and Supply Bn. Colonel Cole gave the nation's third highest award for valor to Spec. 4 Gail Oitker and other awards to 39 of the unit. Paul Hensel, president of the Quincy Chamber of Commerce, was MC. Rodney Hinkamper, the coordinating committee chairman for all the sponsoring groups, had on his committee John Purdy, Bob Bastean, and John Duncan.

A Boys' Stater Writes:

Sent to Boys' State by Post 469, Kansas City, Mo., Steven J. Kase writes, in part: "I was about to give up on our form of democracy. Boys' State showed me there is still a lot of hope for us today. After seeing *pure* democracy I realize how good it can be and how well it works. This is probably the most important thing I learned."

To Subscribe to FIRING LINE —

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LEGION LIFE INSURANCE PLAN

Now in its second decade. How it has grown. What it has done.

IN 1970, The American Legion Life Insurance Plan will once again pay 15% more benefits than those stated in the policies. Therein lies a sort of success story—that of an insurance plan which, when making out well, shared the wealth with the insured by paying off more than promised. Being low-cost term insurance, the plan does not pay dividends. But 1970 will be the fifth straight year in which this 12-year-old plan offered a 15% “bonus” in benefits instead.

The plan has also created a separate trust fund from which 50 four-year \$2,000 college scholarships are now awarded annually, which may only go to the insured or certain relatives of theirs, and whose recipients may only be nominated by the insured. Some 10,000 of the nearly 100,000 insured named their scholarship candidates in 1969, and the 50 recipients were chosen on an impartial basis from among their nominees.

It all began about 12 years ago when a special meeting of the Legion's National Executive Committee in Washington during February 1958, authorized the creation of a life insurance plan to be offered to Legionnaires.

Today that insurance plan is nearing the 100,000 member mark and has paid over \$7 million in claims from inception through March 1969 (\$1,376,243 in 1968 alone). The level of premium dollars soared past the \$2 million mark in 1968 (over \$11 million total from 1958 through 1969).

The plan started in 1958 with 28,000 insured by the end of that year. Then it rose to a plateau of about 40,000 for several years before taking off toward the 100,000 mark. It is made known to members by advertising in this magazine, direct mail and word of mouth.

Roughly 77,000 of insured Legionnaires are in the 35-59 age group. Today, about 1,000 Vietnam vets are insured, most of them under 29. They get top value from the plan, as they can carry \$10,000 face value insurance up to age 29. (With the 15% “bonus” in effect, that comes to \$11,500). The insured include 7,000 Legionnaires aged 65 to 75, for whom the benefits are the lowest.

The insurance is known as “decreasing term life insurance.” Instead of raising the premiums with increasing age (the most common system for term insurance), the premiums stay at \$12 (half unit) or \$24 (full unit) and the benefits are reduced as the insured Legionnaire ages.

Jersey, a group life insurance certificate is issued. In the excepted states an individual policy is issued. Applications and benefits vary slightly from state to state. The policy has no cash value, loan value or other non-forfeiture provisions because it is low-cost term insurance.

One of the strong features of the plan



Dorothy Warekois, secretary to the Administrator of the insurance plan, operates information retrieval unit containing names of almost 100,000 insured Legionnaires.

The plan now has a basic minimum reserve fund of over \$1,200,000 to cover any contingency, more than satisfying the original Executive Committee resolution calling for a \$1 million reserve. The funds are invested in U.S. Treasury bills, notes and bonds.

Each year it reimburses the Legion national organization for its expenses incurred in connection with the plan: i.e., \$43,608.49 for 1968. It is a self-supporting plan which brings no cost to the national organization as all expenses come out of the plan itself.

The plan is carried by the Occidental Life Insurance Company of California with the exception of Puerto Rico and New York State where coverage is handled by the United States Life Insurance Co. in the City of New York. In all other states, excepting North Carolina, Ohio, Texas, Wisconsin, Illinois and New

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Obviously, claims are increasing. Most payments now go to survivors and beneficiaries of WW2 insured veterans. The plan stays solvent because benefits decrease with age, as was noted earlier.

Surprisingly, many families of Legionnaires don't immediately make claim

upon the death of the insured. Sometimes the insured has neglected to inform his spouse, member of family or other beneficiary that he is even insured! Thus the widow's (or family's) only hint of benefit to come may arrive in the form of a renewal notice sent to the insured Legionnaire at the end of the policy year.

It is then that a line of communication is opened when the widow writes back to inquire if insurance was in force at the time of her husband's death. Many widows later write this was the only form of insurance the family had.

Naturally, proof of death of the insured must be supplied. Assuming all is in order, when benefits are received under such circumstances, they are obviously an unexpected windfall.

In cases where the widow also passes

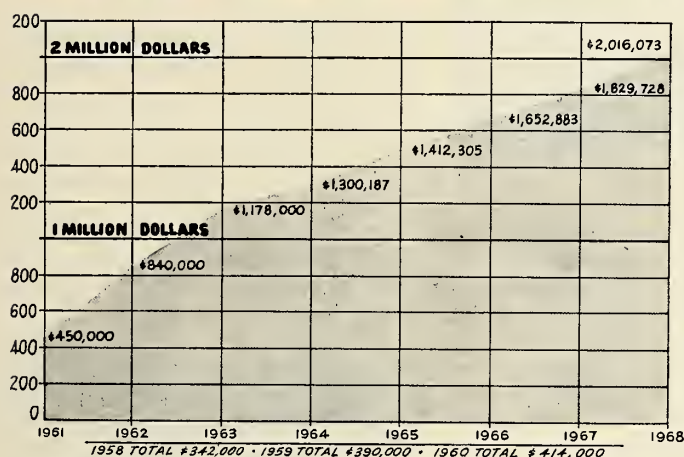
have this happen, borderline applications are screened quite rigorously. Denial of applications in 1968 was 1,910 out of 10,832, of which 1,020 were absolutely denied and 890 placed in permanent suspense because necessary health forms were not returned to the company.

On the other side of the ledger is the lengths plan operatives will go to in order to see that a claim is paid. In the Chicago office there are files of voluminous correspondence, much of it going back a year or more, which show the persistent efforts made to explore every avenue to settle claims. This is especially so when no claim is made on the death of a Legionnaire thought to be insured, or when beneficiaries can't be found. In some cases the claims are small, amounting only to a few hundred dollars. The

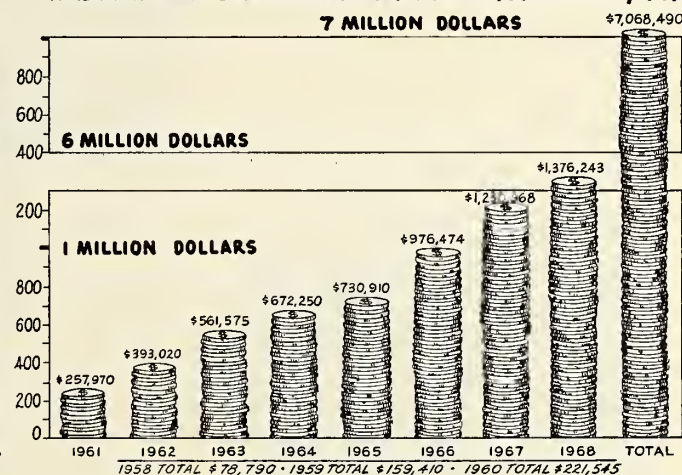
to-age-29" bracket, which pays off the most to beneficiaries. Then Vietnam vets became eligible for Legion membership at the 1966 Nat'l Convention and hence for the \$10,000 insurance coverage plus 15% at \$24 a year.

By a large margin, about six-to-one, insured Legionnaires carry the full unit in preference to the half-unit. All policies are for one year on a calendar year basis, i.e.: Jan. 1 to Dec. 31. A member who first becomes insured after Jan. 1 pays on a pro-rated basis for the remaining months of that year, and thereafter is insured on a calendar year basis. When the insurance terminates on Dec. 31 each year the Legionnaire renews by paying his bill on time, without reapplying in any other way. On that basis he can continue to renew until his 75th birthday,

AMERICAN LEGION LIFE INSURANCE PREMIUM GROWTH 1958-1968



AMERICAN LEGION LIFE INSURANCE PAID CLAIMS 1958-MARCH 31, 1969



away before payment of benefits, the payment goes to the estate of the deceased or of his wife, depending on other circumstances.

A member may qualify for insurance simply by answering the questions on the form he gets in the mail or sees in this magazine. If the answers are satisfactory to the company, coverage may be issued forthwith. If the answers suggest a possibility of a bad risk the company may require more information and perhaps a medical checkup, before issuing coverage. To protect the other insureds against false or fraudulent applications which might increase their costs, the validity of an application is also subject to checking before a claim is paid. Perhaps most claims that are denied (about 1%) are turned down because of misrepresentation on the original application.

Thus, if an applicant misrepresents the facts on his application or attempts to hide certain illnesses for fear he's going to be turned down, his beneficiary faces the possibility of having the claim denied at death because the insurance was improperly obtained. Rather than

amount of letter-writing, file checking and other labors involved may easily outvalue the amount on the benefit check.

Legion state adjutants, who wear many hats in pursuit of their normal duties, have been helpful in hundreds of ways, especially in tracking down beneficiaries. A secretary in the office of Minnesota Department Adjutant Frank Momsen spent many extra hours last year compiling a full dossier on a case that no one else had success with. The death benefit was not large, but it was satisfied due mainly to her efforts.

In Texas, the department adjutant at the time of one claim, proved birth and death dates by taking a photograph of the veteran's tombstone. Department and post adjutants, post service officers and others have a habit of asking after being told of a Legion buddy's death: "Did he have our Legion insurance?"

When the insurance program began, it offered one unit at \$12 a year. Revised in 1962, the full unit was doubled in benefits (at \$24 a year) while the old \$12 unit remained an available half-unit at \$12. For some years before 1967 there were no eligible Legionnaires in the "up-

beyond which age the reduced benefits do not justify continuing the program.

Each October the Administrator sends out renewal notices. This is done well in advance of the termination date to allow Legionnaires enough time to renew. If the Legionnaire fails to renew and later decides he wants the insurance once more, he must go through the application procedure all over again. It's wise to keep *all* insurance premium payments current.

With each renewal notice now goes out a nomination blank for one of the Legion's 50 four-year \$2,000 Life Insurance Program Scholarships. Authorized May 1967 by the Nat'l Executive Committee, the program entitles each certificate or policy holder to nominate one eligible applicant annually who is either an insured member, son, daughter, grandchild, stepchild, adopted child or spouse of an insured Legionnaire.

Assuming all other criteria for selection are satisfied, the nominations are acted upon at the May meeting of the Nat'l Executive Committee. Ten selections are made on an impartial basis by each of the five Legion Nat'l Vice Cmdrs

from departments within their areas. This is to ensure an equitable distribution of the fifty scholarships. Alternates are chosen at the same time.

In 1969, of the 50 scholarships, 48 accepted, one declined (she was the wife of a Legionnaire and decided at the last minute not to take schooling) and the other, also the wife of a Legionnaire, plans to start schooling in the fall of 1970 after she and her family move to a new state. The declined scholarship applicant was replaced by an alternate.

Though there are no figures to support the claim, Legion Insurance Director Paul Weber, whose desk is in the Chicago office, maintains the new scholarship program has increased the number of Legionnaires purchasing the plan. Weber also reports department adjutants showing a great deal more interest since the inception of the scholarship awards. In 1969, about 10,000 scholarship nominations were made.

To find out more about Legion Life Insurance and the Scholarship Program, see the ad on page 45 and/or write Paul Weber, Director, American Legion Life Insurance Plan, 111 West Jackson Blvd., 13th Floor, Chicago, Ill. 60604.

Dep't, Post History Winners

The **Dep't of Montana** won first prize in the Legion's annual Department History contest. Mrs. Geraldine Lowery is the Dep't Historian. The prize amounts to \$200 and, as was the case with all the cash winners, a citation.

Nat'l Historian John May, of Columbia, S.C., announced the results of the contest.

The second award went to the **Dep't of Kansas** (Richard Loosbrock, Ph.D., historian), with a prize of \$125. The **Dep't of California** won Honorable Mention (Hope Kennedy). In Type 2 Histories (Supplement to earlier Dep't History, provided it begins where earlier history ended and covers at least 10 years), **Florida** was the winner, with a \$100 prize (Mrs. Lillian Gregory). Runner-up was **District of Columbia**, for a \$75 prize (Mrs. Minne Hickman).

The champion post history in Type 1 (posts chartered prior to 1944), was the product of **Post 2, Washington, D.C.** (Mrs. Minne Hickman), for \$150. Second award went to **Post 2, Newton, Kansas** (Dillard Lantz) for \$100. Third was won by **Post 1, Tulsa, Okla.** (\$50, George Norvell).

In Type 2 (posts chartered since 1944), **Post 118, Gardiner, Montana**, won first prize (\$100, Ray Easton). **Post 303, Bonita Springs, Fla.**, got the second prize (\$75, Anthony Rocco). **Post 235, San Antonio, Texas**, was the third prize winner (\$25, Earle Wheeler).

Oklahoma Legion Greet the New National Commander



The Commander and Mrs. Patrick face the camera at their Patrick's Patch chow line.

The sun joined about one thousand Oklahomans and out-of-state visitors in smiling on Nat'l Cmdr J. Milton Patrick's two-day Homecoming on October 3-4. A dinner on Friday, Oct. 3, for out-of-state guests, at the Camelot Inn, Tulsa, was the opener. Next morning came a tour of the Will Rogers Memorial and the famous Davis Gun Collection, the world's largest, at Claremore.

Bus loads of distinguished guests descended upon Commander Patrick's home—Patrick's Patch—in Skiatook, 13 miles north of Tulsa, for a Saturday luncheon. The beautiful, rolling estate beckoned the visitors, who were captivated at the outset by a barbecue of roast beef, baked beans, appetizers, beverages, and crates of apples—Macintoshes from the Patrick orchards. Some dined under a large tent, others in the shade of stately elms and cedars.

Then there was the Homecoming Parade, with the town band playing "Oklahoma!" and more toe-tapping music. In the reviewing stand with the Commander and his family were Brig. Gen. Leslie Lane, assistant Div Cmdr, 95th Div, Tng, and Maj. Gen. Ernest L. Massad (Ret.), former commander of the Division and former Assistant Secretary of Defense for Reserve Affairs. The entire town was there to greet its son, Pat. Two posts, in particular, contributed all kinds of services: Post 131, Skiatook, and Post 1, Tulsa.

Several hundred persons filled the gym at the Skiatook H.S. to honor the new Commander at his banquet. Presiding was the witty Lieutenant-Governor of Oklahoma, George Nigh. Past Nat'l Cmdr Preston J. Moore introduced the head table guests and others.

Receiving an ovation was the main speaker, Jenkin Lloyd Jones, president of the United States Chamber of Com-

merce and editor and publisher of the Tulsa Tribune, who lamented the all-too-frequent sensationalism of the press and TV in reporting isolated instances of disorder and protest.

Mrs. H. Milton Davidson, of Clovis, N. Mex., Nat'l President of the Legion Auxiliary also spoke.

The Commander, who had just returned from a tour of Southeast Asia, which included visits to Japan, Vietnam (a four-day visit with his son, David), South Korea, and Hong Kong, held a news conference and told newsmen he "hopefully and prayerfully looks for peace and the end of fighting in Southeast Asia."

Posts Celebrate the 50th



For aid in publicizing the 50th

For its efforts in publicizing the Legion's 50th, the Long Island Lighting Co. was given a citation by the **Nassau Co., N.Y., Committee**. The utility stamped over 500,000 mailings with an announcement of the Legion's Anniversary. In the photo are Frank C. MacKay (center), the company's vice president of Community Affairs, receiving the citation from Nassau Co. Cmdr Edward LaJoie, and Andrew Krewell, the County 50th Anniversary chairman.

The highlight of the observance of **Post 19, Bronx, N.Y.**, was an award to a boy for his assistance in saving tenants from a fire. The post has sponsored a Boy Scout troop for 45 years, and Scoutmaster Robert Wood, a post member,

presented to the post a citation acknowledging its 50 years. In the photo, l. to rt.: John Othmer, Past County Cmdr, Bronx; Wood; and Ben Lizzo, Post Cmdr.



DON ERNST, BRONX NEWS PHOTOGRAPH

Post 19, N.Y.: 45 years with Boy Scouts

In appreciation of the extensive redevelopment program prescribed for the Journal Square section of Jersey City, N.J., a commemorative plaque was presented to Austin Tobin, Executive Director of the Port of New York Authority, by **Post 51, Jersey City**. A new administration building is being constructed, and what was once the Hudson Tubes (a passenger transit system between New York City and Newark, N.J., with a terminal in Jersey City) is being



PORT OF NEW YORK AUTHORITY

Saluting New Jersey civic improvement

entirely rebuilt to connect vital points in New Jersey to the new World Trade Center now under construction in downtown New York. In the photo, Aiden Goggins, Anniversary Chmn, presents the plaque to Mr. Tobin. At left is Louis Gambaccini, Director of Rail Transportation.



Senator Thurmond visits Post 71, S.C.

Post 71, North Augusta, S.C., combined March 15th activities with a pa-

rade and the Miss South Carolina Pageant for the Miss U.S.A. contest, which was sponsored by Mr. & Mrs. Sam Woodring, owner and editor of the North Augusta Star. Guests included Senator and Mrs. Strom Thurmond, Maj. Gen. and Mrs. Tillson (he's the commanding general at Fort Gordon, Ga.), and several cars of veterans of all the wars—WW1 to date. In the photo, Senator Thurmond is greeted by C of C president Warren Kenrick, Mrs. Thurmond is welcomed by the District 4 Chaplain, Rev. Robert Ledbetter, and Post Cmdr Nathan Wolfe observes.



Post 27, Conn., creates a Legion image.

The Town of **Litchfield, Conn.**, tied in its own 250th Anniversary with the Legion's 50th, and had a parade which featured a sculptured statue of The Legionnaire saluting the flag. In the background of the photo is Raymond Mo, a member of **Post 27**, creator of the figure and well-known as a snow sculptor in Connecticut. Assisting Mo in the construction of the float, which was sponsored by the post, was James Moriarity, Jr., a Viet Vet and post member. A dinner celebrated the 50th Anniversary of the Legion's partnership with the State of Connecticut in the management of the Soldiers', Sailors', and Marines' Fund. The speaker was James Powers, Past Nat'l Cmdr (1962-63) and present chairman of the Legion's Publications Commission, who also addressed the Department Convention banquet, closing event of the year-long observance of the Legion's 50th.

The Dep't of Ohio produced striking program books for its celebrations. The **Area 2** booklet utilized the talents of Cpl Robert O. Templeton, USMC, of Dayton, who was in Vietnam with the First Marine Wing. He produced a cover design and a series of drawings and cartoons. The **Third District** turned out a 64-page, four-color, illustrated program which contained a center spread entitled "Through the Years with the Legion and the Auxiliary." It listed all past national commanders, Auxiliary presidents, convention locations, Dep't convention locations, and other, more local, data.

Post 463, Plymouth, Pa., presented plaques to the mothers of two Plymouth

men killed in Vietnam. The post also issued golden anniversary coins to commemorate the 50th.



From one who knows about birthdays . . .

The 50th was symbolized in a birthday cake propelled by four-year-old Diane Musetti, of **Watertown, Mass.**, in the doll carriage parade held each year as part of the July 4 celebration sponsored by **Post 99** and the town. Diane is the daughter of Post Cmdr Renato and Angie Musetti.

Post 156, Mt. Lebanon, Pittsburgh, Pa., planted a red oak on a hillside approaching the swimming pool in Mt. Lebanon Park, and installed a bronze



Post 156, Pa.: plaque, tree planting

plaque, honoring the memory of the dead. Shown in the photo are R. Creps, H. Disque, R. Steele, G. Tinkler, Director of Public Works W. Petemel, J. Petrelli, who constructed the plaque base, R. Breen, and W. Cramer.

For Post 26, Hancock, Md., Mayor Daniel Fleming lighted a Flame of Freedom, a gift from Auxiliary Unit 26.



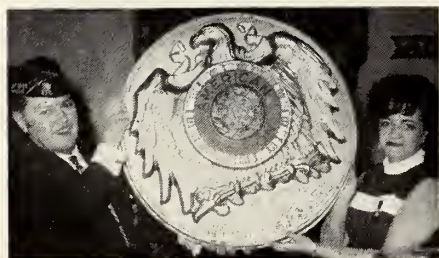
Post 250, Hinsdale, Ill., staged a post and unit co-operative cake-cutting.

Also holding appropriate ceremonies were **Post 237, Troy, N.Y.**; **Post 127, Gladbrook, Iowa**; and **Post 16, Slatington, Pa.**



This pensive gathering was part of 200 at banquet of Post 28, Monessen, Pa.

Post 28, Monessen, Pa., was "totally involved" in the 50th: obtained a proclamation of Legion Anniversary Month by Mayor Hugo Parente; purchased 100 Legion FDC cachets; subscribed to Gift to the Nation; purchased 1,000 Legion stamps on first day of local sale; participated in billboard campaign; urged radio stations to use spot announcements; and had more than 200 Legionnaires and guests at its banquet. Photo shows a portion of the banquet crowd.



Post 435, Minneapolis-Richfield, Minn.: Deloris DeJarlais, president of Unit 435, presents a 50th Anniversary plaque to Post Cmdr Raymond Anderson.



Post 15, S.D.: permanent Freedom Flame

Post 15, Sioux Falls, S. Dak., lighted its Freedom Flame and dedicated it in memory of the late Burt J. Leahy, for many years the Legion hospital representative at the Sioux Falls VA Center. In the photo are Legionnaire Lt. Gov. James Abdnor, then Post Cmdr Kenneth

Fladgard, Mrs. Leahy, and then Dep't Cmdr Bill Danekas.

Post 261, Cedar Lake, Ind., hosting then Nat'l Cmdr William Doyle, dedicated an Honor Roll for Viet Vets. Cmdr Doyle switched on the Eternal Flame donated by Unit 261. A banquet honored the Commander.

Five TV sets with gold plaques were given to the Fort Hamilton VA Hospital by **Canarsie Post and Unit 573 (Brooklyn), N.Y.** Four TV sets with plaques were donated to St. Alban's Naval Hospital, Queens County.



Post 74, Fairfield, Conn.: award to Anna Carroll, three-time Auxiliary Unit president and 50-year member. Post Cmdr Alfred Nighthausser makes presentation.

General Outdoor Advertising Co. made possible Legion displays on more than 30 billboards in the **Greater New Orleans** area and also put out free bumper stickers. **Algiers Post 218** gave the company a plaque at the post's birthday party. The First District also gave the firm a plaque. The job of putting up the displays was contributed by Industrial Outdoor Displays.

Another helpful firm is **Ruth Outdoor Advertising Company**, which donated billboards in four locations in **Schenectady, N.Y.,** and was cited by the county Legion. **Post 1005** conducted a poster contest for students of Mont Pleasant H.S.

The Broome Co., N.Y., posts prepared a supplement for the Binghamton Evening Press which told of the Legion's history and services to nation and communities.

Post 421, Milwaukee, Wis., put on an entertainment program for patients at Wood VA Hospital, presenting an opera singer, a male chorus, a magician, a young band, and four folk dance groups. In the photo, Diego Mattarella, chief of physical medicine and rehabilitation at Wood, explains a device used to give patients exercise. Listening are (from left) Michael Cantwell, Walter Kubiak, Frank Corsino, and Arnold Thomas.



Delegation from Post 421, Wis., listens.

Post 7, Brunswick, Mo., displayed its original charter, had 11 of its 17 surviving founders, and enjoyed a surprise visit from then Dep't Cmdr Sam Modica.

The Dep't of Iowa Auxiliary presented a water sculpture fountain to the Iowa Soldiers' Home in commemoration of the Anniversary.

MARTIN'S PHOTO SHOP, TERRE HAUTE



Post 40, Terre Haute, Ind., 50-year members and others get First Day stamps from Frank Miklozek, postmaster and member of Post 40 (hatless in light suit).



LES COOPER, MEMPHIS

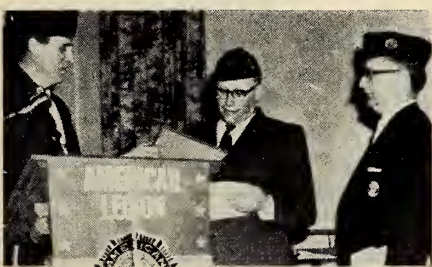
Post 1, Memphis, Tenn.: Cmdr Joe Darden stands with beauty contest winners. The pageant and dinner were well publicized.



Post 1, New Bedford, Mass., dedicated this Honor Roll on lawn of City Hall in memory of 33 from area who died in Vietnam. Placing a wreath are Cmdr R. W. Cobb and Unit Pres. Mary Hodge. Post promoted a concert, six billboards, a ball, and stamps to Mayor Edward Harrington.

Ray McKinley, famous as a member of the Glenn Miller Orchestra and the Will Bradley Orchestra and now retired, was a guest of Post 12, Norwalk, Conn. He talked of his experiences and replied to questions.

About 225 attended the banquet of Post 19, York, Neb., and one of them was Clyde Reed, a Spanish-American War vet.



This Is Your Life, Chaplain Hinger.

A "This Is Your Life" skit, honoring Chaplain Theodore Hinger as the Outstanding Citizen of the Year, was created by Post 304, Jim Thorpe, Pa. Hinger was given a meritorious service citation. In the photo, l. to rt., are Post Cmdr Phillip Rodgers, Chaplain Hinger, and Sgt.-at-Arms William Schlecht.

Guest of Post 14, San Bernardino, Calif., was Harvey Wolfe, an authority on espionage, sabotage and subversion. He has been liaison officer to Scotland Yard and the French Surété and was security officer at the Nurnberg war criminal trials and special agent in charge of an espionage network for Iron Curtain penetration. He is the first vice commander of Los Angeles County Post 810. Post 14 gave the city a Flame of Freedom on a high pole and a large marble plaque which identified it with the Legion's anniversary.

BRIEFLY NOTED

The needs of our servicemen in Vietnam have once again aroused the giving instincts of James Huntley, of Post 8, Norwich, Vt. Huntley, who in WW2 was stationed at Alamogordo AB, N.M., where he played the organ at the chapel, recently learned of a request for a large bell for the new Hochmuth chapel at Phu Bai, South Vietnam. Huntley thereupon gave a bell from his collection, one that weighs about 150 pounds and was cast in Providence, R.I., in 1872 and for many years was used in a church in that city. Huntley also loaned a 202-pound, silver cast bell for the WW2 duration to Alamogordo AB where it rang for all faiths for over three years.

The Legion's Hall of Flags in Washington, D.C., was again the site of the annual Armed Forces Chess Tournament

COMRADES IN DISTRESS

Readers who can help these veterans are urged to do so. Usually a statement is needed in support of a VA claim.

Notices are run only at the request of American Legion Service Officers representing claimants, using approved forms available only from State Legion Service Officers.

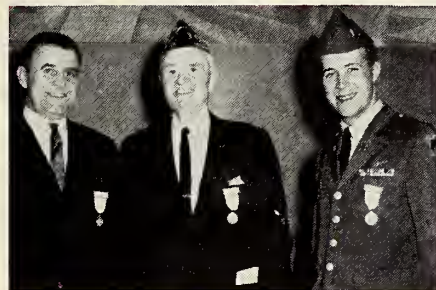
Marine Corps Schools, Quantico, Va., 12th Platoon Cmdrs Class (Mar.-Aug. 1945)—Need information from Comrade Weidig (Stamford, Conn.?) and others who knew of injury to Edwin C. (Tex) Wright who threw a heavy box on his shoulder while on duty in woods in Virginia. Write to "CD 16, American Legion Magazine, 1345 Ave. of the Americas, New York, N.Y. 10019."

Aboard USS Henry T. Allen (7 Nov. 1942)—Need information from McGann (Chicago), McHenry (Las Vegas), Smith (So. Calif.), CPO Price (Ann Arbor) and others who knew of James J. Kirley being injured during a blackout while hoisting cargo to landing boats when a steel cable wire wrapped around his legs and pulled him up in the air. In descending, his elbow hit deck and head hit steel hatch. Write to "CD 16, American Legion Magazine, 1345 Ave. of the Americas, New York, N.Y. 10019."

1st Div, 32nd Field Art'y, Bat B, Grafenweir, Germany (Aug. or Sept. 1950)—Need information from Mayhallfro, Bat Cmdr Miller and others who recall David A. Dillard being run over by a stolen jeep. Write "CD 18, American Legion Magazine, 1345 Ave. of the Americas, New York, N.Y. 10019."

78th Div, 310th Inf, Hq Co (Jan. 1, 1919)—Need information from anyone who remembers Eddie Shelden incurring bleeding from mouth during corps track meet. Particularly would like to hear from lieutenant in charge of track meet and sergeant in charge of Provisional Co Casuals B. Write to "CD19, American Legion Magazine, 1345 Ave. of the Americas, New York, N.Y. 10019."

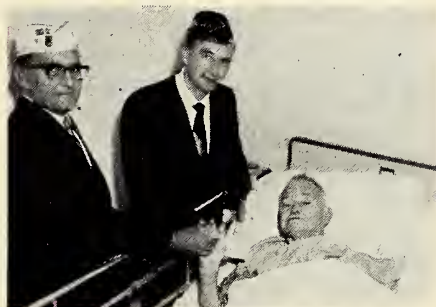
(the 10th), sponsored by the American Chess Foundation.



At the Michigan Dep't Convention were three generations of Legionnaires: L to R, Ray J. Kelly II; Ray J. Kelly, Senior, Past Nat'l Cmdr; and Lt. Ray J. Kelly III, who is with the United States Army.

POSTS IN ACTION

Post 201, Louisville, Ky., presented a check for \$32,075 to the Council for Retarded Children of Jefferson County, representing the net proceeds from the post's 17th Annual Child Welfare Carnival. The money helps defray the cost of the Council for education, rehabilitation and training of mentally retarded children.



The Magic Number is 101.

Well into his second century is Sumnar Purvis, a 101-year-old Spanish-American War and WW1 vet, shown in the photo receiving his new membership card (fourth year) from Minnesota Dep't Cmdr Lyle Mikkelsen (left) and Ely Post 248 Cmdr Ronald Harri. Purvis became officially eligible for membership and for his VA pension only about four years ago, when an old friend from out of the past appeared and verified the veteran's service record. All his official papers had been lost. Purvis is now confined to the Ely-Bloomenson Community Hospital and Nursing Care Addition. On another note, Post 248 has built a new Legion cafe, bar and lounge building at a cost of \$200,000.

When the members of Post 12, Bangor, Me., prepared to dedicate a new flag pole at the Bangor International Airport they looked around for someone to sing the "Star-Spangled Banner." Who should be changing flights at the airport but Gordon MacRae. . . . Yes, he obliged.



Escorted by members of the Dep't of Puerto Rico, the Nat'l Cmdr of the Disabled American Veterans visited Puerto Rico and toured the new VA Hospital and other VA facilities. L to R are George Olivieri, Dep't Adjutant; Tomas Muriel, Service Rep.; Vincent Baraga, Ass't Ctr. Dir.; Dr. C. Jose Ferraioli, Ctr. Chief of Staff; Mrs. Raymond Neal; Raymond Neal, Nat'l Cmdr DAV; and Edward Christensen, Director of the Veterans Administration Center in San Juan, Puerto Rico.

The Sisseton Blackhawks of Post 50, South Dakota Dep't Drill Team and Color Guard champions, performed the half-time ceremonies of the Nat'l Football League game between the Baltimore Colts and the Minnesota Vikings at Minneapolis. Attired in authentic Civil War uniforms, the group performed to Meredith Willson's "American Legion March" in a special tribute to the 50th Anniversary.

Legion Association Elections

Here are the results of Legion association elections at the recent National Convention at Atlanta.

SOCIETY OF AMERICAN LEGION FOUNDERS

President, Thomas W. Miller, Nev.; *President-elect*, S. L. Jerpbak, Minn.; *VP's*, Hugh Haugherty, Okla., Oscar Wenstrand, Iowa, J. Edward Radley, Ill., David L. Shillinglaw, Ill., Samuel R. Todd, Ill.; *Sec'y-Treasurer*, Joseph Bernard, Mo.

NAT'L ASS'N OF DEP'T HISTORIANS

President, Vincent J. Mattera, Mass.; *VP's*, Milton D. Gillespie, N.H., Mary B. Howard, Ga., Thelma K. Bonner, Va., Emily T. Boyd, Mo., Anna T. Brown, Calif.; *Exec VP*, Mrs. Minnie B. Hickman, D.C.; *Sec'-Treasurer*, Mrs. Hazel A. Carlson, Minn.; *Judge Advocate*, Frank E. Monnin, N.Y.; *Historian*, Thomas V. Hull, Ind.; *Chaplain*, The Rev. Dan Collie, Conn.; *Editor, American Legion Nat'l News*, Ethel Matuschka, Wis.

FODPAL (FOREIGN and OUTLYING DEPARTMENTS and POSTS. THE AMERICAN LEGION)

President, Ralph A. Westerfield (P.R.); *VP's*, Cooper Williams (Canada), Frederick J. DeYeso (France), H. S. Kuniyuki (Hawaii), Carmine Palmiotti (Italy), Fred Soto (Mex.), Grandin A.

Drake (C.Z.), Eugene Leib (P.I.), Roberto Gonzalez (P.R.), C.A.S.H. Helseth (China); *Sec'-Treasurer*, Romeo J. Routhier (C.Z.); *Chaplain (North)*, Fr. Donal Forrester (Italy); *Chaplain (South)*, Fr. Nilus F. McAndrews (Mex.); *Historian*, Mary B. Howard (Ga.-Honorary).

PEOPLE IN THE NEWS

Roscoe Turner, the Legion's world famous flier and chairman of the Nat'l Security Commission's Aeronautics and Space Committee, lost his famous Legion cap at the Nat'l Convention in Atlanta. The cap has a great sentimental value as it bears a collection of medals, including the Aerial Roundup, wings, and other awards won over 32 years. Roscoe is offering a substantial reward for the return of this irreplaceable cap, which identifies his post as Post 4, Indianapolis. Persons having information about the cap should write Roscoe Tur-

American Legion Life Insurance Month Ending Sept. 30, 1969

Benefits paid Jan. 1-Sept. 30, 1969	\$1,157,634
Benefits paid since April 1958	7,816,789
Basic Units in force (number)	165,397
New Applications approved since	
Jan. 1, 1969	4,876
New Applications rejected	875

American Legion Life Insurance is an official program of The American Legion, adopted by the National Executive Committee, 1958. It is decreasing term insurance, issued on application to paid-up members of The American Legion subject to approval based on health and employment statement. Death benefits range from \$11,500 (full unit up through age 29) in decreasing steps with age to termination of insurance at end of year in which 75th birthday occurs. Quoted benefit includes 15% "bonus" in excess of contract amount. For calendar year 1969 the 15% "across the board" increase in benefits will continue to all participants in the group insurance plan. Available in half and full units at a flat rate of \$12 or \$24 a year on a calendar year basis, pro-rated during the first year at \$1 or \$2 a month for insurance approved after January 1. Underwritten by two commercial life insurance companies. American Legion Insurance Trust Fund is managed by trustee operating under the laws of Missouri. No other insurance may use the full words "American Legion." Administered by The American Legion Insurance Department, P.O. Box 5609, Chicago, Illinois 60680, to which write for more details.

ner at 6800 W. 10th St., Indianapolis, Ind. 46224.

Lyle Seymour, of Topeka, Kansas, Dep't Cmdr and a corn and wheat grower, profiled in the July-August 1969 magazine, *Irrigation Age*.

Judge Henry L. Stevens, Jr., of Warsaw, N.C., Past Nat'l Cmdr (1931-32), honored by the North Carolina Dep't with a 50-year medallion and a citation for his many contributions to the state and nation. Presentation was made by Dep't Cmdr Bud Thompson and Past Nat'l VC R. C. Godwin, chairman of the Veterans Affairs Committee for the House of Representatives in North Carolina.

John E. McKelvey, of Electra, Texas, re-appointed chairman of the Veterans Affairs Commission of Texas for the 12th consecutive time.

Clayton (Firp) Miller, Dep't Adjutant of Wyoming, who suffered a heart attack during the Nat'l Convention in Atlanta, released from the hospital. He is now at his home: 207 Carroll, Cheyenne, Wyo. 82001.

Louis S. Silvey, 83, of Mattapan, Mass., a vice chairman of the Legion's Nat'l Distinguished Guests Committee, honored with the presentation of a U.S. Army Recruiting Main Station Certificate of Appreciation for his "outstanding co-operation in support of the United States Army Recruiting Mission." Silvey is recuperating from an operation at Brookline Hospital.

Francis E. Miner, of Rocky Hill, Conn., a member of the Legion's Nat'l Law and Order Committee, elected chairman of the Governor's Committee on Employment of the Handicapped.

DEATHS

Karl L. Wagner, of Eugene, Ore., Past Nat'l Executive Committeeman (1956-1965).

John G. Dunn, 85, of Detroit, Mich., Past Nat'l Sgt-at-Arms (1939-40).

Daniel G. Conant, Sr., 75, of Rehoboth, Del., Past Dep't Cmdr (1937-38).

Cyril Henry Malone, 72, of Bristol, N.H., Past Dep't Cmdr (1966-67).

Emory L. Watkins, 57, of New Orleans, La., brother of Nat'l PR Director James C. Watkins, of a heart attack, stricken while transporting food to victims of Hurricane Camille in Mississippi.

Henry H. Taylor, 77, of Richmond, Va., Past Dep't Cmdr (1926-27) and Past Nat'l Executive Committeeman (1927-29).

Stanley Frank Laskey, 73, of Fargo, N.D., Past Dep't Cmdr (1941-42).

NEW POSTS

The American Legion has recently chartered the following new posts:

Capital City Post 250, Tallahassee, Fla.; Tamarac West Post 265, Tamarac West, Fla.; T. D. Taylor Post 271, Central City, Ky.; French Settlement Post 372, French Settlement, La.; Franklin D. Roosevelt VA Hospital Post 1867, Montrose, N.Y.; Annable-Lund Post 1868, Bayport, N.Y., and Cedars of Lebanon Post 200, Richmond, Va.

OUTFIT REUNIONS

Reunion will be held in month indicated. For particulars write person whose address is given.

Notices accepted on official forms only. For form send stamped, addressed return envelope to O. R. Form, American Legion Magazine, 1345 Avenue of the Americas, New York, N.Y. 10019. Notices should be received at least five months before scheduled reunion. No written letter necessary to get form.

Earliest submission favored when volume of requests is too great to print all.

ARMY

3rd Arm'd Div—(July) Paul Corrigan, 38 Exchange St., Lynn, Mass. 01901
4th Arm'd Div—(July) Ridsen Fountain, 4414 Volta Pl., N.W., Washington, D.C. 20007
6th Arm'd Div—(July) Edward Reed, P.O. Box 492, Louisville, Ky. 40201
7th Div—(June) Louise Wise, Jr., 3001 Richmond Ave., Mattoon, Ill. 61938
7th Field Hosp (Europe, WW2)—(July) Lloyd Dahlheimer, Bethel, Ohio 45106
15th Eng—(Apr.) John Towns, 981 Gladys Ave., Pittsburgh, Pa. 15216
18th Eng Reg't (WW1)—(Jan.) Alanson McDermoth, 771 San Bernardino Ave., Pomona, Calif. 91767
88th Sig Bn (SP)—(July) Harvey Nehmzow, 1002 Alder La., Mount Prospect, Ill. 60056
89th Chem Mortar Bn—(July) Richard McLennand, 24 Kenwood Dr., Coraopolis, Pa.
94th Div—(July) Roger Keith, 170 Hillberg Ave., Brockton, Mass. 02401
96th Div—(July) Richard Klassen, 111 S. Hudson, Denver, Colo. 80222
104th Eng, Co A (WW1)—(May) Archibald Aronson, 125 Gates Ave., Montclair, N.J. 07042
151st Inf, Co D—(June) Virgil Adkins, Arlington, Ind.
151st Inf, Co K—(June) Arnold Wright, Box 8, Brooklyn, Ind. 46111
153rd Inf, Co K (Alaska, WW2)—(July) Harold Owens, 909 S.E. 2nd St., Walnut Ridge, Ark.
308th Inf—(May) Lionel Bendheim, 200 Cabrini Blvd., New York, N.Y. 10033
314th Inf (WW2 Inc.)—(July) Philip Polizotto, 1720 154th St., Whitestone, N.Y. 11357
350th AAA Slt Bn—(July) Harold Grimm, 627 Whistler Dr., Valley View, Rochester, Pa.
352nd Ord Maint Co, AA (WW2)—(July) Dr. Ray Koch, 161 N. Dearborn Ave., Kankakee, Ill. 60901
415th RR Teleg Bn, Signal Corps (WW1)—(Apr.) Herman Burkhard, 2737 W. 87th, Evergreen Park, Ill. 60642
512th MP Bn—(June) George Mustin, 642 Semmes St., Memphis, Tenn. 38111
567th AAA AW Bn—(July) Floyd Shelton, 1905 College St., Newberry, S.C. 29108
607th TD Bn—(July) Bill Daw, 5714 N. Williams Ave., Portland, Ore. 97217
643rd Mil Intel Det—(Feb.) Philip Freund, 5342 N. Lydell Ave., Milwaukee, Wis. 53217
691st Tank Dest Bn—(July) Angelo Consiglio, 104 S. Madison St., Rome, N.Y. 13440
695th APU—(June) Roland Jones, 109 S. Summit St., Flandreau, S.Dak. 57028
713 Rwy Oper Bn—(July) Orville Reynolds, 931 5th St., Union Beach, N.J. 07735
732nd ROB—(July) Ralph Rogers, 6306 Sheldbourne St., Philadelphia, Pa. 19111
741st Tank Bn—(July) Kenneth Powell, 707 W. 2nd St., Pittsburg, Kans. 66762

750th Eng Hvy Shop Co—(July) Joseph Loxavio, Rt. 1, Box 456, Pueblo, Colo. 81004
753rd Rwy Shop Bn—(June) Ray Tittle, Rt. 1, Huron, Ohio 44839
780th Eng Patrol Distr Co—(July) John Biondi, 705 Prospect, Buffalo, N.Y. 14213
832nd Av Eng Bn (WW2)—(July) John Wojdyla, 8729 S. Justine St., Chicago, Ill. 60620
835th Eng Av Bn, Co C (Korea)—(July) Paul Brennecke, 211 W. Main, Chanute, Kans.
1054th Eng Port Constr & Rep—(July) Norman Hanson, P.O. Box 6786, Phoenix, Ariz. 85005
1896th Eng Av Bn—(June) Lester Sealey, 14 High St., Natick, Mass. 01760

NAVY

6th Marine Div—(June) Harry Simes, 421 Hampton Rd., King of Prussia, Pa. 19406
LST 308, LST 847—(July) H. H. Millman, 1301 Long St. E., Carson City, Nev. 89701
LST 999 (WW2)—(June) Nick Pratt, 2379 Wynona Dr., Marietta, Ga. 30060
VB 10-FAW 7—(July) J. C. Knotter, Normandy Pkwy, Morristown, N.J. 07960
USS Benner (DD807)—(July) C. N. Whitfield, Box 53, Snow Hill, N.C. 28580
USS Bunker Hill (CV 17, WW2)—(June) Dan LoRusso, 317 Main St., Medford, Mass. 02155
USS Cascade (AD 16, 1951-55)—(July) Bob Croghan, 2343 Hampton, St. Louis, Mo. 63139
USS Chicago (WW1)—(Apr.) John Lancaster, 331 Greenwood Ave., Jenkintown, Pa. 19046
USS Essex (CV 9 & All Air Gps Aboard, WW2)—(June) William Philpott, 2709 Conestoga Ave., Louisville, Ky. 40210
USS Gen. O. H. Ernst (AP 133)—(July) John Broussard, 122 Cushing Ave., Kaplan, La.
USS Gosselin (APD 126, 11-1-44 to 2-1-46, Crew)—(July) John Stetz, 320 3rd St., Downers Grove, Ill. 60515
USS Lexington (CV 2)—(July) Walter Reed, 5410 Broadway, Oakland, Calif. 94618
USS Oklahoma—(May) Edward Lutz, 673 Lindley Rd., Glenside, Pa. 19038
USS Philadelphia (CL 41)—(July) Frank Amoroson, 93 Dunbar St., Somerset, N.J. 08873
USS Wharton (AP 7)—(July) Roy Vehorn, Box 1148, Statesville, N.C. 28677
USS Wyman (DE 38)—(July) J. P. Tirpack, 1517 Paul Ave., Paulsboro, N.J. 08066

AIR

20th Aero Sqdn (1917-19)—(June) John Humphrey, 933 Hamilton Blvd. A1, Peoria, Ill.
20th Air Force—(July) Richard Keenan, 4640 Reservoir Rd., Washington, D.C. 20007
65th Tp Carrier Sqdn—(July) Bud Hawkey, Box 16, New Madison, Ohio 45346
381st Air Serv Sqdn—(July) Joseph Bogнар, P.O. Box 2271, Delray Beach, Fla. 33444
926th Sig Bn, TAC, & 322nd & 422nd Cos (Att. to AF)—(July) Russell Eyer, Box 202, Palmyra, Ill. 62674
Stalag Luft 3, POW—(Apr.) David Pollak, P.O. Box 15237, Cincinnati, Ohio 45215

MISCELLANEOUS

Mactan (Philippines Rescue Ship, 12-31-41)—(July) Donald Cook, Box 476, Salmon, Idaho
NAAS New Iberia & VT 27—(July) Y. T. Toulon, 108 W. Main St., New Iberia, La. 70560

LIFE MEMBERSHIPS

The award of a life membership to a Legionnaire by his Post is a testimonial by those who know him best that he has served The American Legion well.

Below are listed some of the previously unpublished life membership Post awards that have been reported to the editors. They are arranged by States or Departments.

Joseph P. Hannan and **Earle R. Hawley** and **Joseph F. Holt** and **Harold A. Noble** (all 1962), Post 16, Stockton, Calif.

F. C. Bitterman and **Roy Briggs** and **Ernest Gardner** and **Paul Jenner** and **Theophil Mehlhaff** (all 1969), Post 22, Lodi, Calif.

Robert C. Coutu (1969), Post 44, Monrovia, Calif.

John L. Grinnell (1969), Post 64, Santa Cruz, Calif.

John M. Payne and **John A. Russell** (both 1968), Post 456, San Francisco, Calif.

Emery Abbe and **William I. Bourke** and **Peter Zikowitch** (all 1968), Post 40, East Windsor, Conn.

Arthur Kirsch and **Wilfred L. Strickland** (both 1969), Post 267, Ormond Beach, Fla.

Gustav J. Rast (1969), Post 270, Port Orange, Fla.

Ivan A. Elliott and **William J. Lichtenberger** (both 1968) and **Edward J. Lutz** and **Miles W. Seitzinger** (both 1969), Post 224, Carmi, Ill.

Clark Bear and **James Granger** and **Joseph Hoffman** and **Maurice Jorgenson** and **Arthur Krisher** (all 1968), Post 356, Chicago, Ill.

Austin C. Courter and **R. A. Moffett** and **Clyde Sherman** and **Curtis Stickell** and **Harold**

N. Wilt (all 1969), Post 749, Knoxville, Ill.

Arthur F. Meinken and **Churchill T. Williams** (both 1969), Post 9, Oelwein, Iowa.

Harry L. Ayres and **Ray Blum** and **Thomas N. Burris** and **Glen W. Carlson** and **John W. Conrad** (all 1969), Post 41, Keokuk, Iowa.

George H. Argotsinger and **Vernon C. Beasmore** and **Edward P. Bigger** and **C. Harlan Briggs** and **Carl H. Dahn** (all 1968), Post 109, Lisbon, Iowa.

Charles H. Dinsmore and **Francis A. Dinsmore** and **Hiram W. Esty** and **Norman Gallant** and **George Gilman** (all 1968), Post 62, Westbrook, Maine.

Dominic A. Bruno (1969), Post 90, Togus, Maine.

Walter B. McClain (1969), Post 92, Brownville Junction, Maine.

David J. Cronin (1968), Post 4, Haverhill, Mass.

Edwin H. King and **A. T. Rohlik** and **William A. Rohlik** (all 1969), Post 275, Seaforth, Minn.
Lewis Adair and **T. M. Lancaster** and **Ray Miller** and **Charles F. Strickel** (all 1969), Post 264, Marceline, Mo.

Harry Anderson and **Royce L. Glass** and **Joseph H. Zezek** (all 1968), Post 9, Hemingford, Neb.

Andrew Keenan and **Leopold Lavoie** and **Franklin MacFarland** and **Eugene Miller** and **Edwin Morrill** (all 1969), Post 31, Penacook, N.H.

Joseph Purpura and **Joseph Rabbone** and **Alfred Rich** and **Salvatore Rosania** (all 1967), Post 191, Newark, N.J.

Frank H. Young (1965) and **Michael J. Henegan** (1966) and **Russell H. Meyer** (1969), Post 326, Newark, N.J.

Louis Burbhardt and **Christian Jensen, Sr.** and **Michael Mithkewitz** (all 1969), Post 478, Somerset, N.J.

Edward Robinson, Jr. and **Eugene Varricchio** and **Richard F. Walsh, Jr.** and **Louis N. Waters** and **Harry Watson** (all 1968), Post 4, Oyster Bay, N.Y.

Melba A. Bastain and **James J. Blum** and **William D. Conklin** and **Fred H. Foltz** and **Raymond S. Hatch** (all 1968), Post 87, Dansville, N.Y.

Michael C. Calleri and **Samuel P. Calleri** (both 1969), Post 205, Kenmore, N.Y.

Harry A. Suber (1969), Post 112, New York, N.Y.

William Bateman and **Armand Chapadeau** and **Harry F. Farrell** and **John W. Farrell** (all 1969), Post 1524, Newport, N.Y.

Glenn S. Brougham (1968), Post 1788, LaFargeville, N.Y.

Lee Hudson (1969), Post 44, Asheville, N.C.

Charles Machacek and **Earl A. Nickeson** and **Walter Ramage** and **John Stremick** (all 1968), Post 98, Langdon, N.Dak.

Bernard Hendricks and **John P. Olson** and **L. B. Shapland** and **Melvin Walby** (all 1969), Post 115, Hettinger, N.Dak.

John O. Richardson (1969), Post 116, Grenora, N. Dak.

Robert E. Bonnell and **Joseph E. Custer** and **Ansel E. Reihing** (all 1969), Post 334, Toledo, Ohio.

Charles V. Johnson (1969), Post 9, Salem, Ore.

Fred F. Pierce and **Elmer Rucker** and **Ernest L. Scholl** and **Harold A. Soule** (all 1969), Post 51, Lebanon, Ore.

Francis J. Kerns and **Charles J. Kilduff** and **William C. Kirk** and **F. Earl Kizer** and **Earl F. Klippel** (all 1969), Post 64, Coatesville, Pa.

Frank W. Bouey and **J. F. Brantlinger** and **Dr. J. F. Buzzard** and **Elwood S. Clouse** and **William Diamond** (all 1969), Post 228, Altoona, Pa.

Edward W. Buckles and **John Burke** and **Jack Clifton** and **Robert H. Devries** and **C. E. Dow** (all 1968), Post 18, Mitchell, S.Dak.

Homer J. Simmons (1966) and **Harry A. Dempsey** and **Chester A. Tyler** (both 1968), Post 88, White, S. Dak.

Jay E. Harville (1966), Post 3, Kingsport, Tenn.

Ralph Bourn (1968), Post 35, Cambridge, Vt.
William S. Parker and **Charles P. Powell, Sr.** and **Hunter W. Wynne** (all 1968), Post 25, Newport News, Va.

Guy B. Love (1969), Post 6, Stevens Point, Wis.

Harry Rick (1967), Post 315, Stoddard, Wis.

Alber Baumann and **Fred Fenner** and **Fred Fleck** and **Arthur Griebing** (all 1953), Post 406, Milwaukee, Wis.

Life Memberships are accepted for publication only on an official form, which we provide. Reports received only from Commander, Adjutant or Finance Officer of Post which awarded the life membership.

They may get form by sending stamped, self-addressed return envelope to:

"L.M. Form, American Legion Magazine, 1345 Avenue of the Americas, New York, N.Y."

On a corner of the return envelope write the number of names you wish to report. No written letter necessary to get forms.

WHO SAID THAT?



The trouble with peace negotiations ...before the fighting is over.

WHAT PROMINENT American discussed peace negotiations as follows?

"The enemy are beginning to play a game more dangerous than their efforts by arms, and which threatens a fatal blow to . . . America." They are trying to "ensnare the people by specious allurements of peace."

Though the foe's terms fall far short of our aims, they "will be extremely flattering to minds that do not penetrate far into political consequences."

The enemy's offer of peace on terms short of the basic principles for which we have fought "will have a powerful effect upon the country, and if not combated . . . will serve at least to produce . . . disunion."

"Men are naturally fond of peace . . . and the people of America are pretty generally weary of the present war . . . It must be our truest policy to strengthen the army and place it on a substantial footing . . . This will enable those at the head of affairs to consult the public honor and interest, notwithstanding the defection of some and the irresolution of others who may desire to compromise the dispute. And if a treaty should be deemed expedient, (that) will put it in (the enemy's) power to insist on better terms than they could otherwise expect . . ."

"Our situation will be truly delicate. To enter into a negotiation too hastily, or reject it altogether, may

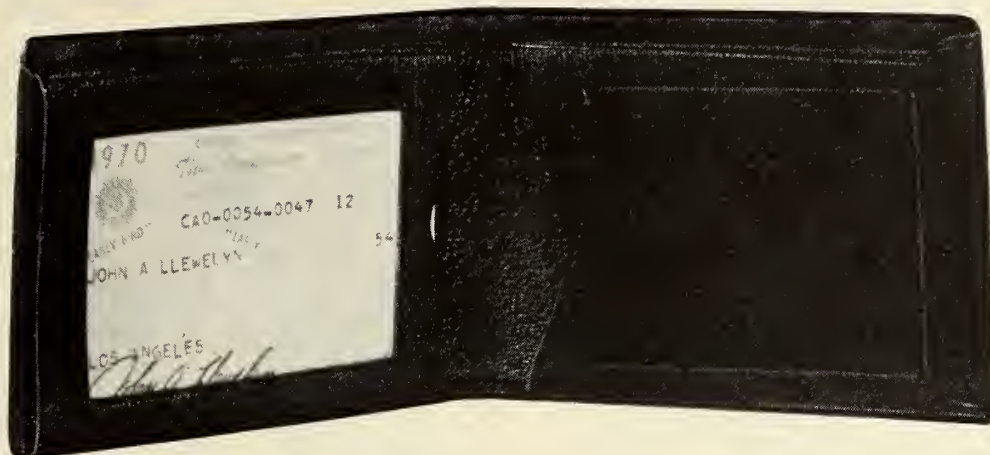
be attended with consequences equally fatal. The wishes of the *people*, seldom resulting from other reasonings than their present *feelings*, may not be in accord with our *true policy and interest*." And if they are not, then "to observe a proper line of conduct for promoting (our true policy) and avoiding offense to (the people's feelings) will be a work of great difficulty."

"(Enemy peace propositions that are short of what we fought for) are spreading fast through the country . . . I think that . . . people of ability (should) set to work to counteract the impressions they may make on the minds of the people."

So wrote George Washington to Congressman John Banister from Valley Forge on April 21, 1778. The British knew they had lost the Revolution in the North, and were broadcasting offers of peace based on America giving up her new independence as a reward for an end to the Revolutionary War. They were working on the minds of the people and their war-weariness in hopes of the British winning at the negotiations what they had already lost on the battlefields. As Washington saw it, the game was played by appealing to the weakest characters, and by trying to turn the people in general against their leadership . . . a "game more dangerous than their efforts by arms."

This card and your good health qualify you for one of America's best insurance bargains.

As a Legionnaire, you can help protect your family's well-being for as little as 74¢ a day with Official American Legion Life Insurance. And, your Insurance Plan is still a better bargain, because your benefits have been increased *again*. Increased by 15% at all ages throughout 1970.



You still pay only \$2.00 a month.

For just \$24 a year you receive a full unit of protection for all of 1970. To apply, simply mail this enrollment card along with your check. If you are not accepted, your \$24 will be promptly refunded. No persons age 70 or over (including those desiring a second half unit) will be accepted for new insurance.

Amount of Insurance Determined by Age At Death

Age	Basic Full Unit	Total Coverage During 1969
Under 30	\$10,000	\$11,500.00
30-34	8,000	9,200.00
35-44	4,500	5,175.00
45-54	2,200	2,530.00
55-59	1,200	1,380.00
60-64	800	920.00
65-69	500	575.00
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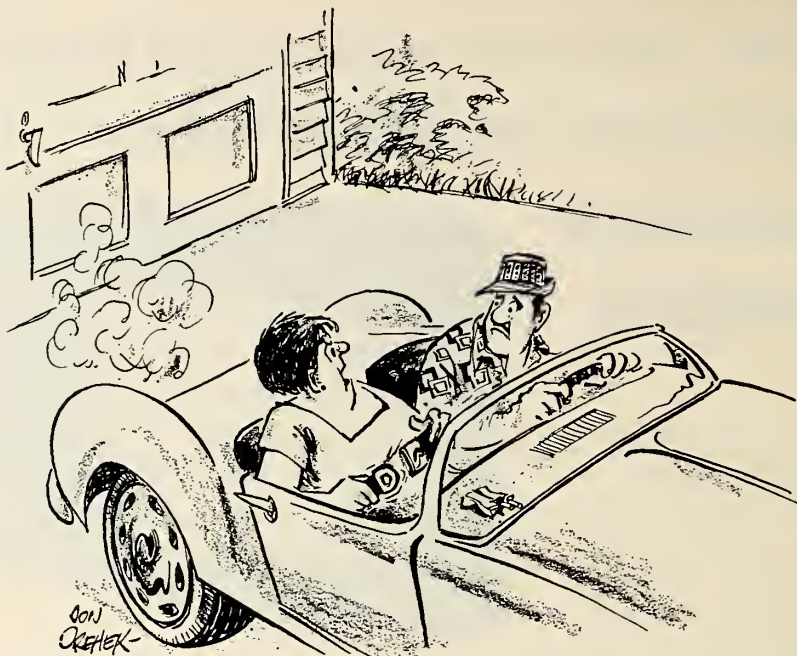
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ROTC ON CAMPUS: CHALLENGE AND RESPONSE

(Continued from page 22)

Princeton University, Rutgers University, St. John's University, St. Peter's College and Stevens Institute of Technology.

We undertook to supply the ROTC unit with a qualified academic lecturer for a particular topic during each semester and at the time when such a topic was scheduled in the sequence of regular ROTC class work. This would occur three or four times during the semester and for such course topics as the ROTC professor was not especially well qualified to teach. He, of course, had all the

expertise for most other aspects of the program in his charge, but presumably had not acquired academic or other credentials for course lectures on such things as China or Southeast Asia or Latin America; or on ideologies; or on international treaties and organization. The Enrichment Program enlisted cooperating teachers from the regular faculty. On each of 14 campuses we provided ROTC units with guest lecturers who were among the most expert in their fields. On some of the campuses we had guests for as many as nine different



"Good night, Ed—get home safe!"

THE AMERICAN LEGION MAGAZINE

topics that otherwise would have been covered by the officer assigned to the unit. I'm afraid the ROTC students got something better than their non-ROTC classmates in some cases, for we were successful in bringing in off-campus specialists of national repute. We did not get to the other half of the swap—borrowing the ROTC professors to strengthen some of the regular college courses.

In the first phase of the Plan we, both civilian and military personnel, looked ahead to the ROTC's class program for the year. We selected certain "hours" and topics when outside lecturers could be of good use. This "guest lecturer" idea is a standard procedure on all campuses and is an option wholly within the province of the course-teacher. On top of that, three conferences were held for all the ROTC officers. Two were one-day conferences during the academic year to see how we were doing. The other was a two-day orientation conference at the start of each new academic year. The response to this program has indeed been gratifying, and was welcomed by the military. The Command of the Sixth Army area for the ROTC units in the eight Western states picked up our Eastern experiment. There, with the assistance of Claremont (Calif.) College for Men—acting as academic coordinator in the manner of N.Y.U. in the East—the

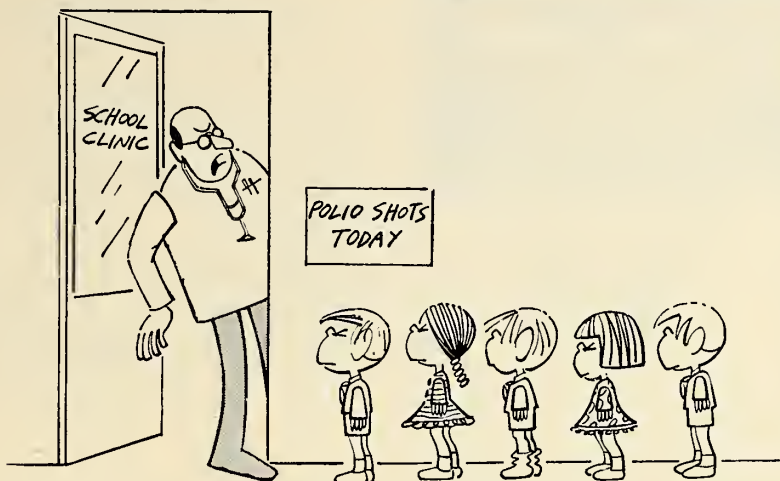
program now serves 30 colleges and universities. Furthermore, it has been accepted by the Armed Services in all regions of continental United States (excepting Alaska). During the first semester of 1969-70, it is reaching approximately 80 campuses on which ROTC units are located and will grow to about 120 during the second semester.

The program is financed entirely through contributions from private (non-government) sources. The people who

are working in it represent a cross section of civilian and military faculties concerned to preserve and enlarge the democratic, academic and pre-professional values of ROTC.

I wish to emphasize that the Plan makes no direct attempt to counter the New Left. It is concerned with the great majority of faculty and students who are not by other commitment hostile to ROTC.

It will take (Continued on page 48)



L. HERPIN

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**ROTC ON CAMPUS:
CHALLENGE AND RESPONSE**

(Continued from page 47)

more such planning and coordination to work out a program whereby the ROTC officers can systematically be used to enrich the regular college courses. They have much to offer, and we look forward to it happening.

In the meantime, we believe that university administrations and faculties should stand firm in their support for ROTC, while we continue to seek ways of improving its campus character and



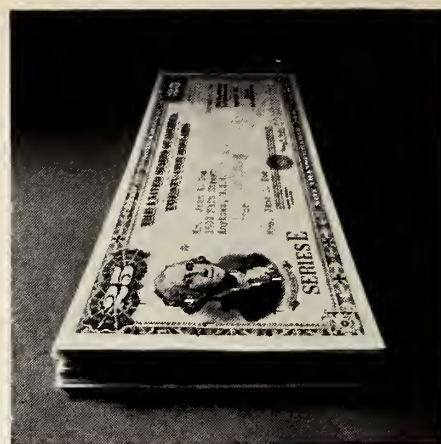
THE AMERICAN LEGION MAGAZINE

especially while we seek to make a dent in the great curriculum area of faculty and student ignorance with respect to national security affairs.

For ROTC not only provides an indispensable source of leadership to our Armed Forces at a time when U.S. peacekeeping duties are worldwide, but it maintains a continuous circulation of "civilian officers" through the military system, insuring that our military establishment is infused with officers with a liberal education who come from social and economic cross sections of American life. The American tradition of the citizen-soldier and reserve officer stands at the furthest pole from the doctrine of "military elitism." It should be cherished by everyone who believes that national defense is best entrusted to a civil-military partnership in which large numbers of citizens assume responsibility.

A democratic society, through its educational institutions, should make available to its citizenry the right of free vocational choice. This choice of necessity should include the profession of military science. In fundamental terms, voluntary ROTC is a genuine and necessary part of a democratic society. We should spare no effort in ensuring that it keeps working—and working better.

THE END



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PROBLEMS WITH CREDIT INVESTIGATIONS

(Continued from page 11)

could decide what is "adverse," if you send notices out to everyone whenever adverse info is recorded, that would involve sending millions of letters, at great cost, which neighbors and postal clerks would soon learn to recognize. In most cases, the person concerned would already know all about it anyway. Why tell a man that it is known that he was arrested when he already knows and it was already in the papers and court records? One bureau told the Senate that while it doesn't give reports to the Internal Revenue without a court order, Internal Revenue and other agencies should have little trouble in forcing individuals to produce their credit reports, if everyone is to have a copy at home.

Other credit bureaus do not think government agencies should be barred from using credit records. "Who the hell's side are we on, anyway?" asks Garretson. Thinking along the same line is Earle Harrison, president of the Credit Bureaus of Cook County in Chicago. He put it this way, "We must protect the individual file, but by the same token we must be for law and order."

Senator Proxmire has little faith in the ACBA guidelines. "The guidelines are only recommendations. . . . No adequate means exist for the national trade association to enforce the guidelines. . . . The guidelines do not cover firms engaged in insurance or personnel investigations where some of the most serious invasions of privacy have occurred."

A determined woman, Mrs. Rita B. Collins, of Greendale, Wis., a member of American Legion Auxiliary Cudworth Post No. 23, is so much responsible for Senator Proxmire's bill that he says her name should be on it. Her husband, Billings J. Collins, served as a field artilleryman with the 32nd Division in WW2 and rose from private to first lieutenant.

SOME YEARS ago a bank refused the Collinses a car loan without explanation. Mrs. Collins was unable to think of any reason why they were turned down. Later, she learned that a judgment against another "Bill" Collins had been added mistakenly to her husband's credit record. At the time, Mrs. Collins was a teacher and social worker studying for her M.A. at the University of Wisconsin in Milwaukee and enjoyed credit as a member of the Teachers Credit Union. She began to question friends and colleagues about their credit experiences. She found that many had gone through difficulties similar to hers. Mrs. Collins decided to do something about their common credit problems.

She drafted some proposed restrictions—chiefly against secrecy—then added supporting arguments and took it all to Washington at her own expense.

She spent Sept. 6 and 7, 1967, personally delivering it to the offices of Senators and Representatives. On Feb. 28, 1968, Rep. Clement J. Zablocki, of Milwaukee, co-sponsored a bill based on Mrs. Collins' suggestions. The bill was killed but it has been reintroduced this year. Rep. Wright Patman, of Texas, offered another bill prohibiting exchange of credit information about an individual without his written permission and making it possible for him to obtain his credit record on request. At this writing,



"Mr. Dawson, our postman, has a bad back!"

THE AMERICAN LEGION MAGAZINE

only Proxmire's bill has come out of committee.

While Mrs. Collins sparked this legislation, many developments have fanned the flames. Congressional hearings on privacy, automobile insurance and the proposed national data bank (an idea dead for the time being), called attention to the size of the credit bureaus, their freedom from regulation and what is said about them in books like Vance Packard's "The Naked Society," Hillel Black's "Buy Now, Pay Later" and Myron Brenton's "The Privacy Invaders."

Few Americans know much about credit bureaus, particularly about their size and scope. There are thousands of credit reporting agencies, from one-man operations to huge companies. About 2,200 credit bureaus and 1,900 collection agencies are members of the Associated Credit Bureaus of America. This is simply a trade association with headquarters in Houston, Tex. These bureaus form a gigantic investigative network that covers all of our 50 states, much of Europe and all of Canada. ACBA mem-

bers collectively maintain files on 110 million Americans. According to Hillel Black, in his book on credit buying, "Buy Now, Pay Later," this is "possibly more information on more people than has been collected by the FBI and the CIA." Annually, ACBA members provide 98 million reports to some 400,000 credit granters.

THOUGH EACH ACBA member is independent, they all have access to each other's files and routinely exchange information. More than 10.5 million inter-bureau reports are made and exchanged each year.

To protect themselves against lawsuits, this notice appears on each report by an ACBA member:

"This information is furnished . . . for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquirer has agreed to indemnify the reporting bureau for any damages arising from misuse of this information . . . this report . . . must be held in strict confidence, and must not be revealed to the subject reported on."

The biggest independent inspection bureau in the nation is the Retail Credit Company, headquartered in Atlanta, Ga., which makes all types of credit and insurance checks. This little-known company has offices in 1,800 North American cities, including Mexico City and San Juan, Puerto Rico. It has files on 45 million persons and makes about 35 million reports a year for 82,000 customers. Its annual revenue has grown from \$70,869,000 in 1959 to \$148,599,000 last year.

The 70-year-old firm began as the Credit Bureau of Atlanta. It now owns 63 bureaus, including those in Miami, Montreal, Poughkeepsie and Albany, and is advancing \$3.5 million to Credit Bureaus Inc., of Salem, Ore., for computerization of credit files in 43 bureaus in that area on which it has an option. All these bureaus are members of ACBA and have adopted its new guidelines.

Retail Credit Company provides many services for its varied types of customers. It has a pickup service for recovering delinquent credit cards. It picked up 100,000 last year. This accounts for only 13.9% of its burgeoning business. The remainder, which is handled by 8,500 "inspectors" working out of its 1,800 offices, breaks down as follows: reports to life and health insurance companies, 28.4%; same to fire and casualty companies (often with photos of the premises), 37.2%; personnel investigations, 10.1%; investigation of insurance claims, 9.3%; marketing studies, including evaluation of advertising effectiveness, 1.1%.

(Continued on page 50)

PROBLEMS WITH CREDIT INVESTIGATIONS

(Continued from page 49)

Retail Credit claims all the major life insurance companies as customers. It explains these have to evaluate the "total picture" of each applicant and are interested in his duties, finances, mode of living, habits, health, hazardous sports and financial ability. For example, a man involved with the Mafia or two of three women is not the best of risks. Somebody might kill him. Also, to arrive at equitable automobile insurance ratings, underwriters need to know "the age and ability of the drivers, their past accident frequency and history and the condition and uses of the car."

MAKING INSURANCE and personnel checkups under the name of Retail Credit is somewhat confusing. So much so that one Congressional investigator, Rep. Cornelius Gallagher, of New Jersey, charges that "to conduct personal, detailed investigations under such a name represents a clear invasion of privacy."

The secrecy and accuracy of Retail Credit reports have been challenged by Senator Proxmire. "Their files," he says, "contain information on drinking, marital discords, adulterous behavior, as well as a person's general reputation, habits and morals. A typical investigation takes 30 minutes, with much of the information coming from neighbors." Retail Credit contends its work is thorough and that nearly all of its personnel reports are favorable.

Until last year its Manager's Manual contained this instruction: "Neither deny nor admit making a report. Decline to give a categorical yes or no to any demand by caller that you tell him whether you have reported on him." This has been dropped from the manual. The manual distinguished between investigating techniques for "high-grade intelligent businessmen" and low-grade, foreign and ignorant types of people.

Credit Data Corp., started in Detroit in 1930, has files on 27 million persons and boasts it is adding a half million yearly. It is the first credit bureau network to be completely computerized. It now has big IBM computers at Anaheim, Calif., and New York City, with satellites at San Francisco, Buffalo and Detroit. The firm makes some 50,000 reports a day which are briefer, cheaper and faster than most others.

The average charge for a Credit Data report is 70¢ to those firms whose records have been computerized, 75¢ to others. Subscribers in California pay a minimum of \$5 a month for reports. These can be picked out and shown on viewers in a few seconds. Beginning with the Bank of America, Credit Data has acquired the credit files of all major California and New York City banks. Subscribers turn over their new credit

information about their customers, mostly via computer to computer, to Credit Data each month.

It was almost the universal opinion at House and Senate hearings that Credit Data has policed itself well to protect the reputations of the people it reports on. In fact, Harry C. Jordan, the company's chief executive officer, said—and many agreed—that it had gone further than the Proxmire bill would require in many areas of public protection. But its computerization for instant access to the private records of ever more millions of Americans is still a monster needing public control, several legislators noted. The idea of a government national data bank raised so many questions of

is no more than the Toonerville Trolley of what is to come.

Chiefly, Credit Data compiles *only* the account records of people with its member banks and other firms, and isn't interested in keeping records of long ago. While it adds derogatory public information—bankruptcies, lawsuits and so on—Mr. Jordan said it didn't do so in states where courts do not make the *results* of such things routinely available. Credit Data does not keep records of private snooping—it's purely in credit and is not in insurance or personnel investigations.

Yet for all this care, lawmakers point out (and Jordan agreed) that harmful errors or half-truths could creep in. It was no more immune than the others to showing you as a "no pay" customer



"Why don't you drop out of school and take over General Motors now, while you still know it all?"

THE AMERICAN LEGION MAGAZINE

invasion of privacy when first proposed that it has been put on ice. Yet here was Credit Data on its way to making the same kind of thing in private hands, and other corporations could do the same thing, they noted.

Credit Data presents the key problem in its purest form, i.e.: the possibility of personal harm from a private intelligence agency—no matter its own concern for the protection of individuals—simply because of its immensity and capacity.

Its ability to compile truth on millions of Americans and spit it out with alacrity is beyond the comprehension of most people. But it has the same ability to freeze error and spit it out in New York, Buffalo, Detroit or San Francisco just as fast. Meanwhile, with perhaps the finest record of self-policing of any credit bureau, Credit Data is only the beginning of the massive private computerization of personal information. It

in a case where you refused to pay because you were sold poor merchandise—yet without any explanation that you didn't pay because the merchant didn't deliver properly.

Some credit errors have been made because of a confusion of names. James J. Kilpatrick, a Virginia newspaper editor, last year received a demand from a collection agency for \$7.05 said to be long overdue on his gasoline credit card. The newsman had no such bill outstanding. He phoned the data center in Bala-Cynwyd, Pa., learned the bill was owed by another Kilpatrick, and that this had been mistakenly put into his file at the credit bureau. Kilpatrick received apologies but, as he wrote in his syndicated column, it was a month before things were straightened out.

When Credit Data began operating in Los Angeles it microfilmed the records of a finance company. A strip of

favorable records got mislabeled as unsatisfactory and went into the computer that way. "It was about noon of the first day of our operation when the egg went into the fan and we began receiving phone calls from managers of this finance company saying that something was very definitely fishy," recalls Mr. Jordan. The error was speedily corrected.

Sometimes the egg doesn't come out of the fan so easily. New York State Assemblyman Chester J. Straub was turned down by a major credit card company. As the Manhattan telephone books list more than 50 credit bureaus and reporting services, a New Yorker is likely to have more trouble checking his record than a resident of a smaller city. Only after throwing his weight around as an assemblyman was Straub able to learn that a judgment against somebody else had been mistakenly entered on his record. It was subsequently removed.

In Illinois, a former Army colonel who was overseas in WW2 and Korea, is suing a credit company. On the desk of a banker who refused him a loan, he said he found one of the company's reports saying "he was court-martialed out of the military." Actually, he had been found innocent of all charges and returned to active duty until retiring. The company contends the error was corrected and is fighting the case.

A businesswoman sued the same firm on the ground that she was refused insurance because one of their reports falsely termed her a lesbian. She was awarded \$600,000 by a Federal Court jury last summer. The judge thought this excessive and reduced it to \$250,000. The company is appealing the case.

A JURY AND AN Appeals Court ruled against two women who in 1963 sued the same company when they were refused insurance on the basis of a report containing accusations by neighbors of wild parties and lesbianism. They paid a man \$400 to break into the credit bureau office and steal the report.

A Long Beach, Calif., insurance man told the Senate subcommittee in June how the automobile insurance of his family was cancelled when a private report quoted two men across the street as saying that his 17-year-old son "played ball in the street . . . raced his car in take off . . . burned rubber, and drove in a reckless manner in a neighborhood 15-mile zone." The men also said the

family was "making a home brew and wine in their backyard."

Until this year, the only state law regulating credit bureaus was a seldom invoked 1910 Oklahoma statute. Recently, New Mexico and Massachusetts passed regulatory legislation. In California, a bill to control credit bureaus was defeated. However, the issue is still alive in that state. Gov. Ronald Reagan in June named a 16-person Task Force on Credit and Personnel Reporting Practices to study the whole subject and make recommendations to him by Feb. 1, 1970. In New York, Gov. Nelson Rockefeller called for legislation. Several bills were introduced, including one by Assemblyman Straub who had had trouble with his credit card. One by State Sen. John D. Caemmerer gives a person denied credit the right to inspect his file and make corrections. It passed the Assembly by 138 to 4, but did not get out of a Senate committee. He expects passage in 1970.

According to both sides, the computer, paradoxically, may be the answer to credit complaints. "Unlike old-fashioned paper files, where storage is very cheap but selective removal of data is very expensive," says Credit Data's Mr. Jordan, "in the case of the computer file, storage is very expensive and selective removal is very cheap."

"The computer," says Professor Westin, "offers a great deal more opportunity to protect at a systems level if you mean to do it. Access can be so guarded that the machine is almost inaccessible to unauthorized persons, and guarded public audit systems can provide restraints on how even those with access to the system make use of it."

The British may be showing the way in a data surveillance bill introduced recently in the House of Commons. It proposes that everybody who has a computer or data bank (except the armed services and a few others) be required to register it with the Registrar of Restrictive Trading Agreements.

"Any person about whom information is stored in a data bank," says the measure, "shall receive from the operator not less than two months after his name is first programmed into the data bank, a printout of all the data which relates to him." He can demand later printouts on payment of a fee.

If the operator of a data bank does not make corrections demanded by a person after receiving his printout, he can appeal to the Registrar. An operator of a data bank "who causes or permits inaccurate personal data to be supplied . . . as a result of which the person to whom the data refers suffers loss, shall be liable in damages to such person." If this proposal becomes law, he may also be fined and put away in one of Her Most Excellent Majesty's clinks for five years.

THE END

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OF
DIMS**

THE FIRST NON-STOP FLIGHT ACROSS THE ATLANTIC

(Continued from page 16)

most of the way. Brown switched on his electric lamp so that he could read his charts and compass. All of the other fixed instruments in the cockpit had luminous dials that shone in the dark.

They observed no special dinner hour, munching their sandwiches and drinking their coffee at random times, although, curiously, neither one felt especially hungry during the entire flight. Alcock ate sandwiches at 7:30, using one hand while the other gripped the control lever.

MIDNIGHT CAME and the flight was eight hours old. They had flown 850 miles, nearly half the distance, and were averaging 106 knots. They could see the moon for short periods, and the sight was unforgettable. Later, Brown wrote of his reactions to the sight in almost poetic language:

"The moon was radiating a misty glow over the semidarkness and tinging the cloud tips with variations of silver, gold and soft red. Whenever directly visible it threw the moving shadows of the Vickers-Vimy out to the clouds below.

"An aura of unreality seemed to surround us as we flew onward toward the dawn and Ireland. The fantastic surroundings impinged on my alert consciousness as something extravagantly abnormal—the distorted ball of a moon, the weird half-light, the monstrous cloudshapes, the fog below and around us, the misty indefiniteness of space, the changeless drone, drone, drone of the motors. . . ."

Brown's poetic reveries speedily vanished in the face of imminent peril.

At 3:10 a.m., while flying at 4,000 feet, the Vimy ran into the thickest mass of fog so far. Minutes later, rain came down, pelting the fliers in their open cockpit, and with it violent turbulence that tossed the big craft about like a kite on a breezy summer's day. With the rain came sharp, hard pellets of sleet that struck like buckshot across the men's exposed faces.

A grim Alcock fought with the controls to keep the plane upright, but the machine now began to perform "circus tricks," as Brown later described the frightening gyrations. It twisted, bucked and quivered. Lightning lit up the cloud masses fitfully and eerily. Meanwhile, thick storm clouds had cut off their vision completely. They couldn't see the tips of their own wings or even the front of their fuselage. Without being able to view the horizon, the sea or the sky to orient themselves, the fliers lost their sense of balance. Some key instruments on the panel had stopped functioning during the storm, thus Alcock had not the slightest idea how fast the plane was traveling or if it were flying level, banking or whatever.

Suddenly, to the fliers' horror, the Vimy stalled. Its forward speed had dropped below the minimum needed to keep it up in the air. The plane hung motionless for a brief fraction of time, then heeled over and went into a dive. Brown noticed that the compass needle was spinning wildly, indicating that the Vimy was spiraling as it fell. Alcock, working feverishly at the controls, had throttled down the engines and shifted into neutral, his eyes darting to one of the few functioning instruments on the panel, the altimeter.

Three thousand feet. Alcock was desperately trying to centralize the controls.



"What's the truth again? I keep forgetting."

THE AMERICAN LEGION MAGAZINE

but in his disoriented state he had lost all sense of what was central. Brown's sharp eyes tried to find something, anything, in the pea soup outside the cockpit to give them a clue, but all he saw was the same opaqueness, the same woolly cloud blanket whirling around them.

Two thousand feet. How far down did the clouds extend? Would they be able to break through in time for Alcock to pull the plane out of its spin? Were the clouds so low that they touched the ocean's face? "I made ready for the worst," Brown said later, "loosening my safety belt and preparing to save my notes of the flight. All precautions would probably have been unavailing, however, for had we fallen into the sea, there would have been small hope of survival."

One thousand feet—500—300.

Suddenly, the plane burst out of its gray-black shroud. It was flying less than

100 feet above the surface of the choppy Atlantic, and the waves, instead of being beneath them, were somewhere to the right, over their shoulders. The Vimy was flying in an almost upside-down position. But now Alcock had orientation. Having regained his equilibrium, he centralized the control lever and rudder and opened up the throttles. The motors roared and the plane leveled off with the whitecaps almost washing the underside.

Alcock climbed back into the clouds, hoping to rise above the storm, but again there was rain, ice and snow. Sometime during the brief night, the battery that heated their flying suits had failed, and the numbing cold was stiffening their limbs.

The wings of the Vimy became encrusted with ice. Alcock felt his controls getting harder and harder to manage. Then, while they were flying at 8,800 feet, Brown became aware of a new emergency.

"I discovered that the glass face of the gasoline overflow gauge, which showed whether or not the supply of fuel for the motors was correct, had become obscured by clotted snow," he said. "To guard against carburetor trouble, it was essential that the pilot should be able to read the gauge at any moment. It was up to me, therefore, to clear away the snow from the glass."

The only way to reach the gauge, which was fixed to one of the center section struts, was to crawl out of the cockpit, kneel on the fuselage and chip away. So Brown took off his gloves, unclasped his seat belt and carefully inched his way out. Clinging to the icy struts, he slowly chipped at the ice on the gauge with the blade of a pocketknife. The wind and sleet tore at his face as he worked.

INCREDIBLY, Arthur Brown, game leg and all, repeated this vital and dangerous chore six more times.

The Vimy now had a heavy load of ice and snow. How much longer could she bear up under the weight? The fliers knew they must find warmer air soon or the plane would be forced down by the increasing burden.

At 7 a.m., Alcock decided to head downward. Just before, Brown had been able to catch the sun for a moment, enough to take a reading with an Abney spirit level and determine that they were about 80 miles from the Irish coast.

The Vimy nosed down. Alcock had no notion where the clouds would end. Above the ocean? On its surface? They had to take a chance. Since neither man now put much faith in the accuracy of their altimeter after the night's buffeting, they loosened their safety belts and were ready to abandon ship if the plane hit water.

Luck was still a passenger. At 500

feet the Vimy burst out of the clouds and the fliers, with surges of relief, saw the dull gray ocean. Alcock opened the throttles and the plane leveled off.

It was 8 a.m. Alcock kept the Vimy between 200 and 300 feet above the surface of the sea as both searched for signs of land. Although neither felt hungry, they decided to eat breakfast. As Brown was replacing the lid of the thermos, Jack Alcock suddenly reached over, grabbed him and pointed. Brown followed his forefinger.

Faintly outlined through the gray was a speck. And then another speck.

It was 8:15 a.m., June 15. They had reached Ireland.

THE SPECKS TURNED out to be the islands of Eschal and Turbot. They flew on and soon the mainland was clearly outlined. In another ten minutes, they sighted Clifden's wireless station and, two miles beyond, the village itself.

Alcock noted that he still had enough gasoline to get them to London and they might have tried it had the weather been clearer. But there was no point pushing their luck. They circled the village, hunting for a place to set down.

They spotted a field close to the radio station, and with engines cut off, started a slow downward glide. The plane sank lower and lower and then, a few feet from the ground, Alcock leveled off.

The wheels touched and began to race over the ground. Alcock held her steady; Brown began grinning widely. Suddenly, so softly that neither noticed at first, the

Vimy's front began to tilt downward and the tail began to rise. Abruptly the plane came to a halt. It quivered, then buried its nose while the tail reared upward.

The time was 8:40 a.m. It was journey's end at last and they had chosen for their landing space a rich, juicy, typical Irish bog!

Neither man was hurt. They vaulted from the plane and Brown fired two white Very pistol flares as a signal for help. A small group of men from the Clifden military detachment raced down from the wireless station.

"Anybody hurt?" someone called to them.

"No."

"Where are you from?"

"America," replied Brown.

Nobody believed him. Alcock laughed, identified himself and Brown, and for final proof showed them the mailbag from Newfoundland. Dumbfounded, the men stared at each other, then at the fliers. Then, with shouts of congratulations, they hustled the world's first nonstop Atlantic fliers to the officers' mess where they were lionized.

IT WAS ONLY the prelude to the overwhelming reception the world gave them in the next few weeks. Every conceivable honor came their way—a huge parade in London with hundreds of thousands lining the streets and cheering, receptions at the highest levels and, of course, award of the Lord Northcliffe prize.

At the brilliant Northcliffe prize-giving dinner a short time later, the menu included poached eggs à la Alcock, sole à la Brown and spring chicken à la Vickers-Vimy! Winston Churchill, handing them their \$50,000 check, brought the gathering to its feet with these words:

"I really do not know what we should admire most in our guests—their audacity, their determination, their skill, their science, their Vickers-Vimy airplane, their Rolls Royce engines or their good fortunes. All these were necessary, and all of them contributed to their achievement, and to the event which brought us all together here to cheer the victors of the first nonstop Atlantic flight."

Today, at London Airport, tens of thousands of passengers scurry in and out of the gleaming buildings each week. Not many have time to notice the two statues that have been erected on the main road leading to the terminal, a few dozen yards from one of the buildings.

They are life-size figures of Capt. John Alcock and his navigator, Arthur Whitten Brown, the air pioneers whose rare skill and courage a half century ago helped point the way to the swift, safe and comfortable flights passengers make every day in the year across the once perilous Atlantic Ocean.

THE END

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"Talk about thin walls! It's the guy in the next apartment, he says the light is keeping him awake!"

INTERPOL—THE WORLDWIDE POLICE NETWORK

(Continued from page 30)

to convict the vice lords themselves, particularly if they are located in some Middle Eastern nation with laws that differ from those of the Western world.

A less sinister but equally lucrative branch of crime is the age-old sport of picking pockets. Interpol has done much to dim the enthusiasm of the international "dip" fraternity. Before any major sports event, like the tennis championships at Wimbledon or the Olympics, Interpol sends to the host country an updated list of known pickpockets who are likely to circulate among the crowds. Pickpockets who travel from country to country plying their trade are high up on the prestige scale of the underworld. Scotland Yard once described them as "the most ingenious of men and intelligent of criminals."

To stay in business a dip must have an almost clairvoyant sense of what his victim will do next. Usually, the thief rests his forearm against the back of his prey if they are in a crowd, to prevent him from getting too close and finding out what is afoot. With his free hand, he explores the victim's pockets. If his mark becomes suspicious, the muscles along his spine will usually tighten. The dip gets a telltale warning through his forearm and pulls back quickly. He may also spot a reddening of the skin around the victim's ears, which tips him off that the mark may be on to him.

Interpol's files tell of a bizarre case which occurred some years ago in Mexico City. It began when the paymaster of the Mexican Admiralty came into the

Bank of Mexico and drew out a large sum of money, putting it in his briefcase. As he started to leave the building, he discovered that his case had been neatly cut and 500 pesos removed. Several days later, an official of a nearby savings bank made a withdrawal at the Bank of Mexico and also placed the money in a briefcase. This man was accompanied by a guard, but when he opened his bag, he too found it slit and 27,413 pesos missing. Next, a member of the German legation drew some money at the same bank, stowed it away in his satchel, then like the others found it slit and 10,000 pesos removed. In similar fashion, a detergent factory employee named Garcia was relieved of 25,000 pesos.

The police got their first break because Garcia got a good look at the man who had jostled him before the theft. His description of the man was flashed to Interpol, including his knife slit *modus operandi*. Soon the Paris headquarters sent back some photos of known dips and Garcia picked out a man named Manuel Corelos. Assuming that their man would try to leave the country, police posted a guard at all foreign missions. They soon picked up Corelos as he was about to enter the Cuban consulate to apply for a visa. Corelos was tried and sentenced, but escaped from prison by drugging an unsuspecting visitor who came to bring him some food. Walking out in the clothes of the Samaritan who lay unconscious on the floor of his cell, Corelos took off for Brazil. But the long arm of Interpol finally caught up with the

talented dip and he wound up serving time in a Brazilian jail.

Interpol has handled its share of murders. One of its strangest murder cases began in 1949, when the dismembered parts of a man's body were washed ashore near Essex on England's east coast. A pathologist in Britain's Home Office examined the grisly remains and concluded that they had been dropped from a considerable height. The case was first turned over to Scotland Yard Superintendent Colin MacDougall, who launched an intensive investigation.

British police began checking small airfields and finally found that a small craft had been rented by a chubby-faced man in his early 30s named Brian Donald Hume. After questioning, Hume admitted freely that he had dropped the hacked body of a London car dealer, Stanley Setty, into the sea. Charged with murder, Hume insisted in court that he had not killed Setty, but had disposed of him for three men whom he identified as Green, Boy and Mac. The defense caused sufficient doubt in the minds of the jurors to acquit Hume of murder. He pleaded guilty to the lesser charge of being an accessory and was sentenced to 12 years.

Released from prison after eight years and four months, Hume sold a story confessing to the murder of Setty to the London Sunday Pictorial. He had, Hume said, stabbed Setty to death, dismembered the body in his apartment, placed the remains in two packages and air dropped them into the sea. Soon after his published confession, Hume disappeared from sight. Then on Aug. 2 and Nov. 12, 1958, a chubby-faced man stuck up two branches of the Midland Bank near London. In the August heist, the cashier was shot and wounded. The bank robber vanished but his description was sent to Interpol on the chance that he had fled the country. In January 1959, a chubby-faced man walked into the Gewerbank in Zurich, shot the cashier in the stomach, grabbed a paltry 215 Swiss francs and ran out.

A bank employee sounded the alarm and police rushed to the scene just as the thief was running down the street. A taxi driver tried to intercept him, but was shot dead. By now, enraged bystanders led by a clerk from the bank had joined in the chase. As they drew near, the thief, apparently rattled, stopped and waved his gun at them. Several of the crowd circled behind the gunman and overpowered him.

Taken to the police station, the bank robber identified himself as John Stanislav and told a fanciful story of coming to Switzerland for a quiet life. A check with Interpol disclosed that he was the sought-after Brian Donald Hume. This time, Hume was convicted of murder in the killing of the Swiss cab driver. He

STATEMENT OF OWNERSHIP, MANAGEMENT AND CIRCULATION

(Act of October 23, 1962; Section 4369, Title 39, United States Code)

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10. EXTENT AND NATURE OF CIRCULATION		
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B. Paid Circulation		
1. Sales Through Dealers and Carriers, Street Vendors and Counter Sales	None	None
2. Mail Subscriptions	2,620,680	2,644,460
C. Total Paid Circulation	2,620,680	2,644,460
D. Free Distribution (including samples) by Mail, Carrier or Other Means	12,749	12,069
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F. Office Use, Left-Over, Unaccounted, Spoiled After Printing	16,414	2,700
G. Total (sum of E and F—should equal net press run shown in A)	2,649,843	2,659,229
I certify that the statements made by me above are correct and complete.		
		James F. O'Neil

was sentenced to life imprisonment and the 1,000 Swiss francs found on him were confiscated to cover court costs.

Interpol never abandons a case it has begun work on, no matter how difficult or confusing it may be. One of the most baffling was the case of an American and a Briton who traveled around the world leaving behind a trail of bad checks.

Interpol first got word on the pair from police in Curaçao, Dutch West Indies, where they were masquerading as American engineers, writing checks on a non-existent bank that was supposed to be located in San Francisco. Interpol learned that the American was wanted in the United States for issuing bum checks. Scotland Yard came up with information that the Briton had three convictions in England, three in Canada and one in Singapore.

Through its police network, Interpol learned that the pair had left the United States by plane and had distributed phony checks in Guatemala, Cuba, Haiti and Costa Rica.

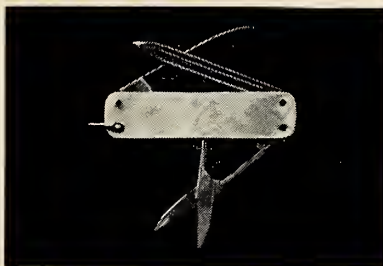
Aware that Interpol was closing in, the check passers split up in Venezuela. The American took off for Cuba and the Briton left for Trinidad. A short time later, Scotland Yard got word that the Englishman had left for England by way of Antigua and that the American was also heading for Britain.

Interpol trailed the American suspect through Britain, France, Portugal and Spain, where Madrid police arrested him and sent his fingerprints to Interpol's headquarters. A check of its files showed that the suspect in Madrid was not the American at all, but the Englishman who was using the American's papers. A further check uncovered the American in Antigua. He was using the alias of the Briton. But despite all the confusion, Interpol wrapped up the case in little more than a year.

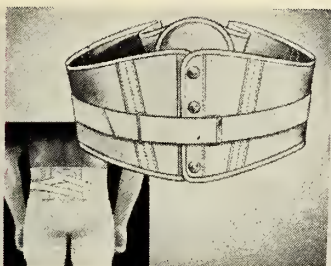
Once each year the representatives of Interpol meet in one of the world's major capitals. It is a colorful gathering, with police in Asian costume mingling with Americans and Europeans in their business suits and with Africans in bush jackets and native garb. And the crimes discussed are sometimes strange by Western standards. A representative of Thailand talks on efforts to halt the theft of elephants and water buffaloes. Police from parts of Africa speak on what is being done to stop the sale of human flesh in open markets. Law enforcement officers from India discuss the problems they have with the tribal Thugs, professional assassins who worship at the shrine of Kali, the ancient Hindu Goddess of Destruction. In this way, the lawmen acquaint the police officers from other nations with their particular crime problems. It is this pooling of knowledge which strengthens the resources of Interpol.

THE END

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PARTING SHOTS



"I've never seen anybody take as much weekend work home from the office as Al does."

THE AMERICAN LEGION MAGAZINE

CONSISTENT WOMAN

A husband tried to be thoughtful when it came to selecting gifts for his wife, but they never pleased her. She always found them too large or too small, too gaudy or too dull, and she always took them back and exchanged them. So, instead of trying to give her something for this last Christmas, he decided to give her a \$100 gift certificate from a large department store. The week after Christmas he asked her what she got with the certificate.

"Nothing yet," replied his wife. "I just went downtown and exchanged it for four \$25 certificates!"

DAN BENNETT

GIRL WITH ONE TALENT

A married couple, returning from Europe, became interested in an attractive, red-cheeked Finnish girl on the ship. They found that she was coming to America to look for work, and decided to offer her employment. "Can you cook?" they asked.

"No," said the girl, "I can't cook. My mother always did the cooking."

"Well," they said, "then can you do housework?"

"No," she said, "I don't know how. My oldest sister always did the housework."

"Well, then we could let you take care of the children."

"No, I couldn't do that. My youngest sister always took care of the children."

"Well, you can do sewing."

"No," said the girl, "my aunt always did the sewing."

"What can you do?" cried the despairing couple.

The girl was quite bright and cheerful as she volunteered, "I can milk reindeer!"

HENRY E. LEABO

DILEMMA

Inflation: When you have money to burn and can't afford to buy matches.

JANE HUNT CLARK

WHAT'S COOKIN'?

Remember Grandma's kitchen?
The smells of baking and toasting?
And how her house was filled with
The smell of turkey roasting?

With the finest of gourmet delights
Available today,
One would think that our kitchens
Would emit a mouth-watering bouquet!

But today when we enter our houses,
Sniffing vainly for smells from the stove,
We smell a room deodorant,
Like "Exotic" or "Sandy Cove."

The deodorant smells aren't unpleasant,
Yet their scents I really deplore,
As they give no hint of what's cookin'—
The nose knows no more.

R. M. WALSH

THE WAY IT IS

Bachelor: A fellow who has to fix only one breakfast.

LUCILLE J. GOODYEAR

DOUBLE TIME

Since I took that course in speed-reading
I find I can come out ahead,
If I use the valuable time saved
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LYNN DAVID PLEET

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